

## Eliot Ivan Bernstein

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**From:** Ben Brown <bbrown@matbrolaw.com>  
**Sent:** Friday, September 19, 2014 11:35 AM  
**To:** Eliot Ivan Bernstein  
**Cc:** Linda McDaniel; Ben Brown  
**Subject:** RE: Eliot Bernstein request for information.  
**Attachments:** FW: Bernstein - bank account statements (4.02 MB)

Hi Eliot-

We are getting all of the account statements that we have together to send to you. Please note we do not have any statements for your mother or either of the trusts; all we have are statements for accounts that your father held individually. Also, please see the attached e-mail from 7/16 that attached some of the account statements. We also believe that there were additional account statements in the T&S documents provided to you; however, we will include those statements again in the set we are going to send you (we will try to send the set in a series of pdf's).

We have not received the tax returns from the IRS yet. As soon as we do, we will send them to you and to Brian.

Regards,

Ben

Benjamin P. Brown, Esq.  
625 North Flagler Drive  
Suite 401  
West Palm Beach, FL 33401  
(561) 651-4004

---

**From:** Eliot Ivan Bernstein [<mailto:iviewit@gmail.com>]

**Sent:** Friday, September 19, 2014 11:08 AM

**To:** Ben Brown

**Cc:** Andrew Dietz @ Rock-It Cargo USA, Inc.; CANDICE BERNSTEIN; Caroline Prochotska Rogers Esq.; Eliot I. Bernstein; Marc R. Garber Esq.; Marc R. Garber Esq. @ Flaster Greenberg P.C.; Marc R. Garber Esq. @ Flaster Greenberg P.C.; Michele M. Mulrooney ~ Partner @ Venable LLP

**Subject:** Eliot Bernstein request for information.

Ben, nice seeing you at Court and per the hearing I am requesting that you send me all the information you stated before Judge Colin you would send me regarding the accounting backup information, including but not limited to, all account statements you have for any accounts on the accounting and especially the JP Morgan account histories for

Shirley and Simon and the IRS certified copies you ordered and any other germane issue that provides back up to your accounting submitted and your amended accounting submitted.

Thanks,

Eliot

Eliot I. Bernstein  
Inventor  
Iviewit Holdings, Inc. – DL  
2753 N.W. 34th St.  
Boca Raton, Florida 33434-3459  
(561) 245.8588 (o)  
(561) 886.7628 (c)  
(561) 245-8644 (f)  
[iviewit@iviewit.tv](mailto:iviewit@iviewit.tv)  
<http://www.iviewit.tv>

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## Eliot Ivan Bernstein

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**From:** Ben Brown <bbrown@matbrolaw.com>  
**Sent:** Monday, September 22, 2014 9:18 AM  
**To:** Eliot Ivan Bernstein  
**Cc:** Linda McDaniel; Joielle Foglietta (jfoglietta@ciklinlubitz.com) (jfoglietta@ciklinlubitz.com); Ben Brown  
**Subject:** RE: Eliot Bernstein request for information.  
**Attachments:** Bernstein - JP Morgan Statement (5220) - May 2014.pdf; Bernstein - JP Morgan Statement (5220) - Apr 2014.pdf; Bernstein - JP Morgan Statement (5220) - Aug 2014.pdf; Bernstein - JP Morgan Statement (5220) - Feb 2014.pdf; Bernstein - JP Morgan Statement (5220) - Jul 2014.pdf; Bernstein - JP Morgan Statement (5220) - Jun 2014.pdf; Bernstein - JP Morgan Statement (5220) - Mar 2014.pdf; Bernstein - JP Morgan Statements (5007) - 9-1-12 thru 9-30-13.pdf; Bernstein - JPMorgan 5 1 14 printout.pdf; Bernstein TS4734-4747 JP Morgan IRA account statements 8 1 12 - 8 31 12 ....pdf; Bernstein - Estate JPM statement June 2014.pdf; Bernstein - JP Morgan Statement (5007) - Apr 2014.pdf; Bernstein - JP Morgan Statement (5007) - Aug 2014.pdf; Bernstein - JP Morgan Statement (5007) - Jul 2014.pdf; Bernstein - JP Morgan Statement (5007) - Jun 2014.pdf; Bernstein - JP Morgan Statement (5007) - Mar 2014.pdf; Bernstein - JP Morgan Statement (5007) - May 2014.pdf; Bernstein - JP Morgan Statements (5007) - 9-1-12 thru 9-30-13 (duplicate....pdf; Bernstein - JP Morgan Statement (8004) - Jun 2014.pdf; Bernstein - IRA JPM statement June 2014.pdf; Bernstein - JP Morgan Statement (8004) - Aug 2014.pdf; Bernstein - JP Morgan Statement (8004) - July 2014.pdf; Bernstein - JP Morgan Statement (8083) - Mar 2014.pdf; Bernstein - Sabadell Statement (5346) - May 2014.pdf; Bernstein - Sabadell Statement (5346) - Apr 2014.pdf; Bernstein - Sabadell Statement (5346) - Aug 2014.pdf; Bernstein - Sabadell Statement (5346) - Jul 2014.pdf; Bernstein - Sabadell Statement (5346) - Jun 2014.pdf; Bernstein - Sabadell Statements (7176) - 11.5.12 - 5.5.14.pdf; Bernstein - Sabadell Statement (7176) - Feb 2014.pdf; Bernstein - Sabadell Statement (7176) - Mar 2014.pdf; Bernstein - JPMorgan, Sabadell account statements (CUR400-554).pdf; Bank Stmt - JP Morgan - Feb 2014.pdf; Bank Stmt - Sabadell - 05-05-2014.pdf; Statements Requested for W32585007.pdf; DOC041114.pdf; DOC041414.pdf; DOC041414.pdf

Eliot-

Attached to this e-mail are all of the account statements that we have for the JPM and Sabadell accounts. In some instances, we did not get the complete statement from Tescher & Spallina (e.g., March #8083); we received the JPM statements, especially, on a piecemeal basis.

You will note that despite repeated efforts, JPM was unable to consistently and accurately change account information (name and address). Before discharge, we requested that all of the accounts be transferred to Brian O'Connell's name as PR; how long that will take is not clear.

Regards,

## Ben Brown, former Curator

Benjamin P. Brown, Esq.  
625 North Flagler Drive  
Suite 401  
West Palm Beach, Florida 33401  
P: (561) 651-4004, ext. 13  
F: (561) 651-4003  
[bbrown@matbrolaw.com](mailto:bbrown@matbrolaw.com)

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Thanks,

Eliot

Eliot I. Bernstein

Inventor

Iviewit Holdings, Inc. – DL

2753 N.W. 34th St.

Boca Raton, Florida 33434-3459

(561) 245.8588 (o)

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

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

**J.P. Morgan Team**

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

00000494 DPB 021 161 06014 NNNNNNNNNNN T 1 000000000 60 0000

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

**JPMorgan Classic Business Checking**

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

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





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

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

### Fees and Charges for Deposit Accounts

#### Fees

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



Primary Account: 000000478015220

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

## Important Information About Your Statement

### In Case of Errors or Questions About Your Electronic Funds Transfers

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

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

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

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

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

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

### Mutual Funds/Securities

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

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

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





Primary Account: 000000478015220

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

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FOR MODERN TIMES, A CLASSIC BANK™

## Statement of Account

Last statement: February 05, 2014  
 This statement: March 05, 2014  
 Total days in statement period: 28

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 925 S FEDERAL HWY SUITE 500  
 BOCA RATON FL 33432

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

0

### Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,276.78

### Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$29,273.41		
Interest paid year to date	\$10.27		
Total additions	\$3.37	Total subtractions	\$-0.00

Date	Description	Additions	Subtractions
03-05	#Interest	3.37	

#### Daily balances

Date	Amount	Date	Amount	Date	Amount
02-05	29,273.41	03-05	29,276.78		

*J.P. Morgan*



004083 0001 of 0011 NSP00M6 Y3 NYNNNN 000000650.15.0.15.00003.W124886.20140702

BENJAMIN P BROWN

625 N FLAGLER DR STE 401

WEST PALM BEACH FL 33401-4025



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J.P.Morgan

*J.P. Morgan*

J.P. Morgan



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	

Online access [www.jpmorganonline.com](http://www.jpmorganonline.com)

### Table of Contents

Page

Account Summary	2
Holdings	
Equity	4
Alternative Assets	6
Cash & Fixed Income	7
Portfolio Activity	9

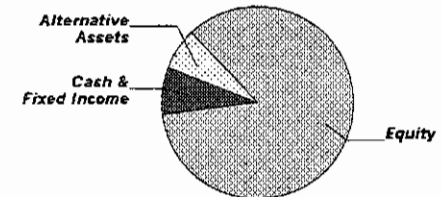
Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	366,876.23	326,415.08	(40,461.15)	5,812.44	85%
Alternative Assets	23,303.83	26,102.25	2,798.42		7%
Cash & Fixed Income	151,250.95	29,370.70	(121,880.25)	503.61	8%
<b>Market Value</b>	<b>\$541,431.01</b>	<b>\$381,888.03</b>	<b>(\$159,542.98)</b>	<b>\$6,316.05</b>	<b>100%</b>
Accruals	0.31	0.22	(0.09)		
<b>Market Value with Accruals</b>	<b>\$541,431.32</b>	<b>\$381,888.25</b>	<b>(\$159,543.07)</b>		

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>541,431.01</b>	<b>517,816.39</b>
Contributions	9,754.88	9,754.88
Withdrawals & Fees	(14,754.88)	(14,754.88)
Securities Transferred In	364,510.64	364,510.64
Securities Transferred Out	(534,873.60)	(534,873.60)
<b>Net Contributions/Withdrawals</b>	<b>(\$175,362.96)</b>	<b>(\$175,362.96)</b>
Income & Distributions	997.16	4,269.67
Change In Investment Value	14,822.82	35,164.93
<b>Ending Market Value</b>	<b>\$381,888.03</b>	<b>\$381,888.03</b>
Accruals	0.22	0.22
<b>Market Value with Accruals</b>	<b>\$381,888.25</b>	<b>\$381,888.25</b>



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
 For the Period 6/1/14 to 6/30/14

**Account Summary** CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	996.85	4,268.97
Interest Income	0.31	0.70
<b>Taxable Income</b>	<b>\$997.16</b>	<b>\$4,269.67</b>

<b>Cost Summary</b>	Cost
Equity	154,402.58
Cash & Fixed Income	26,982.94
<b>Total</b>	<b>\$181,385.52</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$185,927.57</b>



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 18540730450010408303

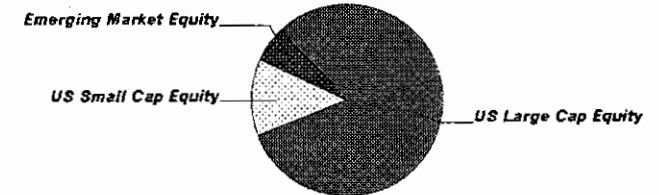


## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	261,966.20	268,406.90	6,440.70	69%
US Small Cap Equity	39,168.50	40,298.43	1,129.93	11%
US All Cap Equity	24,825.69	0.00	(24,825.69)	
Asia ex-Japan Equity	23,585.75	0.00	(23,585.75)	
Emerging Market Equity	17,330.09	17,709.75	379.66	5%
<b>Total Value</b>	<b>\$366,876.23</b>	<b>\$326,415.08</b>	<b>(\$40,461.15)</b>	<b>85%</b>

Market Value/Cost	Current Period Value
Market Value	326,415.08
Tax Cost	154,402.58
Unrealized Gain/Loss	172,012.50
Estimated Annual Income	5,812.44
Yield	1.78%

### Asset Categories



Equity as a percentage of your portfolio - 85 %

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	101.27	585.000	59,242.95	27,138.89	32,104.06	1,123.20	1.90%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES CORE U.S. GROWTH ETF 464287-61-4 IWF	90.93	806.000	73,289.58	32,403.66	40,885.92	938.99	1.28%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	76.98	913.000	70,282.74	32,299.02	37,983.72	2,086.20	2.97%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	95.54	477.000	45,571.63	17,877.74	27,693.89	458.39	1.01%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	100.10	200.000	20,020.00	15,219.74	4,800.26	337.20	1.68%
<b>Total US Large Cap Equity</b>			<b>\$268,406.90</b>	<b>\$124,939.05</b>	<b>\$143,467.85</b>	<b>\$4,943.98</b>	<b>1.84%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	111.63	361.000	40,298.43	16,876.22	23,422.21	410.09	1.02%
<b>Emerging Market Equity</b>							
ISHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	38.25	463.000	17,709.75	12,587.31	5,122.44	458.37	2.59%



18340738880230408304  
18340730450010408304





JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 6/1/14 to 6/30/14

## Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change in Value	Current Allocation
Hard Assets	23,303.83	26,102.25	2,798.42	7%

## Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost	<u>Est. Annual Income</u> <u>Accrued Income</u>
<b>Hard Assets</b>					
ISHARES SILVER TRUST 46428Q-10-9 SLV	20.25	1,289.000	26,102.25	14,574.94	

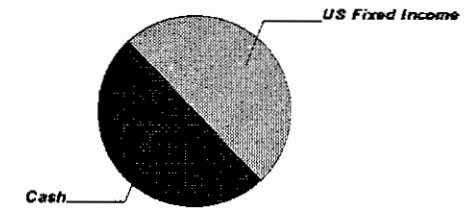


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	19,714.74	15,298.02	(4,416.72)	4%
US Fixed Income	131,536.21	14,072.68	(117,463.53)	4%
<b>Total Value</b>	<b>\$151,250.95</b>	<b>\$29,370.70</b>	<b>(\$121,880.25)</b>	<b>8%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	29,370.70
Tax Cost	26,982.94
Unrealized Gain/Loss	2,387.76
Estimated Annual Income	503.61
Accrued Interest	0.22
Yield	1.71%

Cash & Fixed Income as a percentage of your portfolio - 8 %

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	29,370.70	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	15,298.02	53%
Mutual Funds	14,072.68	47%
<b>Total Value</b>	<b>\$29,370.70</b>	<b>100%</b>



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 6/1/14 to 6/30/14

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	15,298.02	15,298.02	15,298.02		1.52 0.22	0.01% <sup>1</sup>
<b>US Fixed Income</b>							
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	119.26	118.00	14,072.68	11,684.92	2,387.76	502.09	3.57%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 6/1/14 to 6/30/14

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>19,714.74</b>	<b>--</b>
<b>INFLOWS</b>		
Income	997.16	4,269.67
Contributions	9,754.88	9,754.88
<b>Total Inflows</b>	<b>\$10,752.04</b>	<b>\$14,024.55</b>
<b>OUTFLOWS **</b>		
Withdrawals	(14,754.88)	(14,754.88)
<b>Total Outflows</b>	<b>(\$14,754.88)</b>	<b>(\$14,754.88)</b>
<b>TRADE ACTIVITY</b>		
Settled Securities Purchased	(413.88)	(2,206.97)
<b>Total Trade Activity</b>	<b>(\$413.88)</b>	<b>(\$2,206.97)</b>
<b>Ending Cash Balance</b>	<b>\$15,298.02</b>	<b>--</b>

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In	364,510.64	364,510.64
Securities Transferred Out	(534,873.60)	(534,873.60)

\* Year to date information is calculated on a calendar year basis.

\*\* Your account's standing instructions use a HIGH COST method for relieving assets from your position

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
6/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 05/01/14 - 05/31/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$19,706.88 AS OF 06/01/14			0.31
6/6	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.337552 PER SHARE (ID: 464287-24-2)	118.000	0.338	39.83
6/23	IRA Cash Transfer	ASSET TRANSFER TO A/C M55828004			(14,754.88)
6/23	Div Domestic	GATEWAY FUND-A @ 0.099 PER SHARE AS OF 06/20/14 (ID: 367829-20-7)	847.831	0.099	83.74
6/25	IRA Cash Transfer	ASSET TRANSFER FROM A/C M55828004			9,754.88
6/25	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.044 PER SHARE AS OF 06/24/14 (ID: 543495-83-2)	7,524.130	0.044	330.14
6/30	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.594895 PER SHARE (ID: 464287-16-8)	913.000	0.595	543.14
<b>Total Inflows &amp; Outflows</b>					<b>(\$4,002.84)</b>

### SECURITIES TRANSFERRED IN/OUT



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred In</b>				
6/25	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER FROM A/C M55828004 (ID: 46428Q-10-9)	1,289.000 14,574.94	25,883.12
6/25	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER FROM A/C M55828004 (ID: 464287-16-8)	913.000 32,299.02	69,853.63
6/25	IRA NonCashTransfr	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER FROM A/C M55828004 (ID: 464287-24-2)	118.000 11,684.92	14,047.90
6/25	IRA NonCashTransfr	I SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER FROM A/C M55828004 (ID: 464287-39-0)	463.000 12,587.31	17,876.43
6/25	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER FROM A/C M55828004 (ID: 464287-59-8)	585.000 27,138.89	59,049.90
6/25	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER FROM A/C M55828004 (ID: 464287-61-4)	806.000 32,403.66	72,604.48
6/25	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER FROM A/C M55828004 (ID: 78464A-10-2)	477.000 17,877.74	45,310.23
6/25	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER FROM A/C M55828004 (ID: 81369Y-50-6)	200.000 15,219.74	19,832.00
6/25	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER FROM A/C M55828004 (ID: 92204A-50-4)	361.000 16,876.22	40,052.95
<b>Total Securities Transferred In</b>				<b>\$364,510.64</b>
<b>Securities Transferred Out</b>				
6/23	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER TO A/C M55828004 (ID: 46428Q-10-9)	(1,289.000) 14,574.94	(25,818.67)





JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred Out</b>				
6/23	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-16-8)	(913.000) 32,299.02	(70,702.72)
6/23	IRA NonCashTransfr	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-24-2)	(118.000) 11,684.92	(13,990.08)
6/23	IRA NonCashTransfr	1 SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-39-0)	(463.000) 12,587.31	(18,121.82)
6/23	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-59-8)	(585.000) 27,138.89	(59,500.35)
6/23	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER TO A/C M55828004 (ID: 464287-61-4)	(806.000) 32,403.66	(73,031.66)
6/23	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER TO A/C M55828004 (ID: 78464A-10-2)	(477.000) 17,877.74	(45,286.38)
6/23	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER TO A/C M55828004 (ID: 81369Y-50-6)	(200.000) 15,219.74	(20,186.00)
6/23	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER TO A/C M55828004 (ID: 92204A-50-4)	(361.000) 16,876.22	(40,247.89)
6/26	IRA NonCashTransfr	GATEWAY FUND-A ASSET TRANSFER TO A/C M55828004 AS OF 06/25/14 (ID: 367829-20-7)	(844.986) 19,983.06	(24,884.84)
6/26	IRA NonCashTransfr	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER TO A/C M55828004 AS OF 06/25/14 (ID: 543495-83-2)	(7,503.169) 10,702.98	(118,625.10)
6/26	IRA NonCashTransfr	T ROWE PRICE NEW ASIA ASSET TRANSFER TO A/C M55828004 AS OF 06/25/14 (ID: 77956H-50-0)	(1,401.411) 20,904.48	(24,062.23)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred Out</b>				
6/30	Free Delivery	GATEWAY FUND-A ASSET TRANSFER TO A/C M55828-0 EST OF SIMON BERNSTEIN INHERITED IRA AS OF 06/26/14 (ID: 367829-20-7)	(2.845) 66.89	(83.84)
6/30	Free Delivery	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER TO A/C M55828-0 EST OF SIMON BERNSTEIN INHERITED IRA AS OF 06/26/14 (ID: 543495-83-2)	(20.961) 0.00	(332.02)
<b>Total Securities Transferred Out</b>				<b>(\$534,873.60)</b>

**TRADE ACTIVITY**

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
6/23 6/23	Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.099 PER SHAR REINVESTED @ \$29.43 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/20/14 (ID: 367829-20-7)	2.845	29.434	(83.74)
6/25 6/25	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.044 PER SHAR REINVESTED @ \$15.75 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/24/14 (ID: 543495-83-2)	20.961	15.75	(330.14)
<b>Total Settled Securities Purchased</b>					<b>(\$413.88)</b>



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For the Period 6/1/14 to 6/30/14

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

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

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

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

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

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

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

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

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

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

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

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

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

**Offshore Deposits - London and Nassau**





For the Period 6/1/14 to 6/30/14

**Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).**

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

<b>Investment Products: Not FDIC Insured -No Bank Guarantee -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)**

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



For the Period 6/1/14 to 6/30/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/DPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.



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For the Period 6/1/14 to 6/30/14

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### **PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES**

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.



For the Period 6/1/14 to 6/30/14

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



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## Who we are

Who is providing this notice?	Those units of JPMorgan Chase Bank, N.A., J.P. Morgan Trust Company of Delaware and J.P. Morgan Securities LLC dedicated to the Private Bank.
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## What we do

How does the Private Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.
How does the Private Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include companies with the Chase or J.P. Morgan name and financial companies such as Chase Bank USA, N.A.</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>The Private Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>The Private Bank does not jointly market.</i></li> </ul>

## Other important information

### State laws:

NV: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 1-800-945-9470, or by writing to us at P.O. Box 659752, San Antonio, TX 78265. For more information, contact us at the address above, or email [Privacy.Info@JPMChase.com](mailto:Privacy.Info@JPMChase.com), with "Nevada Annual Notice" in the subject line. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).



Respecting and protecting client privacy have always been vital to our relationships with clients.

The attached Privacy Notice, which is now in a format recommended by federal regulators, describes how J.P. Morgan Private Bank keeps client information private and secure and uses it to serve you better. As shown, the J.P. Morgan companies that provide private banking services do not use client information for purposes not related to the Private Bank. Additionally, we keep your information under physical, electronic and procedural controls, and authorize our agents and contractors to get information about you only when they need it to do their work for us.

The Private Bank uses information we have about you in order to make private banking products and services available to you through the Private Bank, including loans, deposits and investments, to meet your private banking needs. Using your information in this way, through the authorization you provided as part of your private banking application, may qualify you for account upgrades, improved client services and new service offerings based on our more complete knowledge of your relationship with the Private Bank.

The Private Bank is a part of J.P. Morgan Asset Management (the marketing name for the asset management businesses of JPMorgan Chase & Co.) and provides private banking services for private bank clients. The Private Bank includes those units of JPMorgan Chase Bank, N.A., J.P. Morgan Trust Company of Delaware and J.P. Morgan Securities LLC dedicated to the Private Bank, as well as alternative investment funds offered through the Private Bank. Client information also is collected and used by our businesses within the JPMorgan Chase & Co. family of companies to comply with regulatory and other legal requirements.

Our Privacy Notice applies to the relationships of clients or former clients with the Private Bank in the United States, as well as to the relationships of clients or former clients with our offices outside the United States that are registered with the Securities and Exchange Commission. (If you reside outside the United States, you may also have privacy protections under the local laws applicable in that jurisdiction.)

Please speak with your J.P. Morgan representative should you have any questions or concerns. Thank you for the trust and confidence you place in us.

Cyber attacks are a constant threat to the security of our industry, our company and our clients around the world. However, there is much that we can do together to protect your assets and information.

## **Enhancements to our technology infrastructure**

J.P. Morgan will invest \$190 million over the next three years to build industry-leading fraud prevention, response and investigation capabilities. These efforts build on the rigorous security processes and systems controls already in place.


## **Basic precautions you or your authorized representatives can take**

You can exercise tighter control of your account information by going paperless and/or using the many online and mobile applications available to you at J.P. Morgan. There are also basic safeguards you can take to help defend against fraud. (See below.)

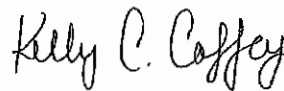
If your personal information is ever misused, please contact your J.P. Morgan team. We will work closely with you to reclaim your identity, protect your accounts and prevent future losses due to fraud.

As always, we thank you for the trust and confidence you place in J.P. Morgan.

Sincerely,



John R. Duffy  
CEO of the U.S. Private Bank



Kelly C. Coffey  
Deputy CEO of the U.S. Private Bank

## Taking these steps now can help reduce your risk of fraud

### **Carry only what you need**

The less personal information you have with you, the better off you will be if your purse or wallet is stolen.

### **Immediately report lost or stolen credit cards or checks**

Call each issuer and ask to have the stolen card accounts closed and new ones opened to replace them.

### **Don't put personal data on checks**

Limit the information printed on checks to just your name and address.

### **Guard PINs and passwords**

Don't write your personal identification numbers (PINs) on your ATM, debit or credit cards—or store PINs with your cards. Avoid creating PINs or passwords that can be easily guessed, such as birth dates or children's names.

### **Create strong passwords**

Use a combination of numbers and upper- and lowercase letters, and avoid obvious passwords. Change your passwords often and don't share them with friends or family.

### **Safeguard your computer**

Install anti-virus software and set it to make updates automatically. Do the same with your computer's operating system. Set your laptop to require a password when it is turned on, especially when you are traveling.

### **Protect data on mobile devices**

Add passwords to all devices.

From the Office of the  
CEO of the U.S. Private Bank

*J.P. Morgan*



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



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J.P.Morgan

*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 6/1/14 to 6/30/14

## Asset Account

J.P. Morgan Team		
Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
<b>Online access</b>	<b><a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a></b>	

Table of Contents	Page
Account Summary	2
Holdings	
Equity	4
Cash & Fixed Income	6
Portfolio Activity	8

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



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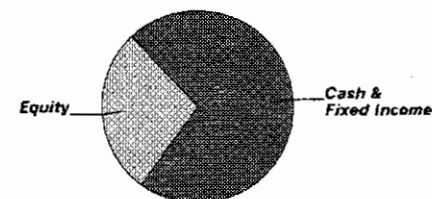


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	0.00	49,420.65	49,420.65	549.34	28%
Cash & Fixed Income	0.00	124,504.06	124,504.06	4,943.87	72%
<b>Market Value</b>	<b>\$0.00</b>	<b>\$173,924.71</b>	<b>\$173,924.71</b>	<b>\$5,493.21</b>	<b>100%</b>

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>0.00</b>	<b>0.00</b>
Contributions	14,754.88	14,754.88
Withdrawals & Fees	(9,754.88)	(9,754.88)
Securities Transferred In	534,873.60	534,873.60
Securities Transferred Out	(364,510.64)	(364,510.64)
<b>Net Contributions/Withdrawals</b>	<b>\$175,362.96</b>	<b>\$175,362.96</b>
Income & Distributions	246.60	246.60
Change In Investment Value	(1,684.85)	(1,684.85)
<b>Ending Market Value</b>	<b>\$173,924.71</b>	<b>\$173,924.71</b>

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	246.60	246.60
<b>Taxable Income</b>	<b>\$246.60</b>	<b>\$246.60</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$8,466.22</b>



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Account Summary CONTINUED

<b>Cost Summary</b>	<b>Cost</b>
Equity	40,954.43
Cash & Fixed Income	15,949.58
<b>Total</b>	<b>\$56,904.01</b>



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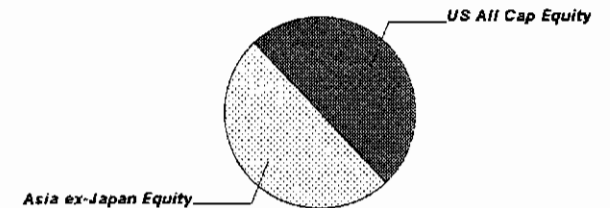


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US All Cap Equity	0.00	24,994.06	24,994.06	14%
Asia ex-Japan Equity	0.00	24,426.59	24,426.59	14%
<b>Total Value</b>	<b>\$0.00</b>	<b>\$49,420.65</b>	<b>\$49,420.65</b>	<b>28%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	49,420.65
Tax Cost	40,954.43
Unrealized Gain/Loss	8,466.22
Estimated Annual Income	549.34
Yield	1.11%

Equity as a percentage of your portfolio - 28 %

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US All Cap Equity</b>							
GATEWAY FUND-A 367829-20-7 GATE X	29.48	847.831	24,994.06	20,049.95	4,944.11	339.13	1.36%



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> Accrued Div.	Yield
<b>Asia ex-Japan Equity</b>							
T ROWE PRICE NEW ASIA 77956H-50-0 PRAS X	17.43	1,401.411	24,426.59	20,904.48	3,522.11	210.21	0.86%



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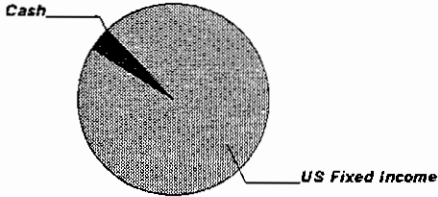


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
 For the Period 6/1/14 to 6/30/14

# Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	0.00	5,246.60	5,246.60	3%
US Fixed Income	0.00	119,257.46	119,257.46	69%
<b>Total Value</b>	<b>\$0.00</b>	<b>\$124,504.06</b>	<b>\$124,504.06</b>	<b>72%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	124,504.06
Tax Cost	15,949.58
Estimated Annual Income	4,943.87
Yield	3.97%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	124,504.06	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	5,246.60	4%
Mutual Funds	119,257.46	96%
<b>Total Value</b>	<b>\$124,504.06</b>	<b>100%</b>

Cash & Fixed Income as a percentage of your portfolio - 72 %



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

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.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

## Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual income Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	5,246.60	5,246.60	5,246.60		0.52	0.01% <sup>1</sup>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	15.85	7,524.13	119,257.46	10,702.98 **	N/A	4,943.35	4.15%



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	0.00	--
<b>INFLOWS</b>		
Income	246.60	246.60
Contributions	14,754.88	14,754.88
<b>Total Inflows</b>	<b>\$15,001.48</b>	<b>\$15,001.48</b>
<b>OUTFLOWS **</b>		
Withdrawals	(9,754.88)	(9,754.88)
<b>Total Outflows</b>	<b>(\$9,754.88)</b>	<b>(\$9,754.88)</b>
<b>Ending Cash Balance</b>	<b>\$5,246.60</b>	<b>--</b>

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In	534,873.60	534,873.60
Securities Transferred Out	(364,510.64)	(364,510.64)

\* Year to date information is calculated on a calendar year basis.

\*\* Your account's standing instructions use a HIGH COST method for relieving assets from your position



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
6/30	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.322615 PER SHARE (ID: 78464A-10-2)	477.000	0.323	153.89
6/30	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.46353 PER SHARE (ID: 81369Y-50-6)	200.000	0.464	92.71
<b>Total Income</b>					<b>\$246.60</b>

Settle Date	Type Selection Method	Description	Quantity Cost	Amount
<b>Contributions</b>				
6/23	IRA Cash Transfer	ASSET TRANSFER FROM A/C W32585007		14,754.88

Settle Date	Type Selection Method	Description	Quantity Cost	Amount
<b>Withdrawals</b>				
6/25	IRA Cash Transfer	ASSET TRANSFER TO A/C W32585007		(9,754.88)





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

**SECURITIES TRANSFERRED IN/OUT**

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred In</b>				
6/23	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER FROM A/C W32585007 (ID: 46428Q-10-9)	1,289.000 14,574.94	25,818.67
6/23	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-16-8)	913.000 32,299.02	70,702.72
6/23	IRA NonCashTransfr	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-24-2)	118.000 11,684.92	13,990.08
6/23	IRA NonCashTransfr	I SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-39-0)	463.000 12,587.31	18,121.82
6/23	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-59-8)	585.000 27,138.89	59,500.35
6/23	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER FROM A/C W32585007 (ID: 464287-61-4)	806.000 32,403.66	73,031.66
6/23	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER FROM A/C W32585007 (ID: 78464A-10-2)	477.000 17,877.74	45,286.38
6/23	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER FROM A/C W32585007 (ID: 81369Y-50-6)	200.000 15,219.74	20,186.00
6/23	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER FROM A/C W32585007 (ID: 92204A-50-4)	361.000 16,876.22	40,247.89
6/26	IRA NonCashTransfr	GATEWAY FUND-A ASSET TRANSFER FROM A/C W32585007 AS OF 06/25/14 (ID: 367829-20-7)	844.986 19,983.06	24,884.84
6/26	IRA NonCashTransfr	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER FROM A/C W32585007 AS OF 06/25/14 (ID: 543495-83-2)	7,503.169 10,702.98	118,625.10



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred In</b>				
6/26	IRA NonCashTransfr	T ROWE PRICE NEW ASIA ASSET TRANSFER FROM A/C W32585007 AS OF 06/25/14 (ID: 77956H-50-0)	1,401.411 20,904.48	24,062.23
6/30	Receipt of Assets	GATEWAY FUND-A ASSET TRANSFER FROM A/C W32585-0 JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO AS OF 06/26/14 (ID: 367829-20-7)	2.845 66.89	83.84
6/30	Receipt of Assets	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER FROM A/C W32585-0 JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO AS OF 06/26/14 (ID: 543495-83-2)	20.961 0.00	332.02
<b>Total Securities Transferred In</b>				<b>\$534,873.60</b>
<b>Securities Transferred Out</b>				
6/25	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER TO A/C W32585007 (ID: 46428Q-10-9)	(1,289.000) 14,574.94	(25,883.12)
6/25	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-16-8)	(913.000) 32,299.02	(69,853.63)
6/25	IRA NonCashTransfr	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-24-2)	(118.000) 11,684.92	(14,047.90)
6/25	IRA NonCashTransfr	I SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-39-0)	(463.000) 12,587.31	(17,876.43)
6/25	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-59-8)	(585.000) 27,138.89	(59,049.90)
6/25	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER TO A/C W32585007 (ID: 464287-61-4)	(806.000) 32,403.66	(72,604.48)







EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred Out</b>				
6/25	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER TO A/C W32585007 (ID: 78464A-10-2)	(477.000) 17,877.74	(45,310.23)
6/25	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER TO A/C W32585007 (ID: 81369Y-50-6)	(200.000) 15,219.74	(19,832.00)
6/25	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER TO A/C W32585007 (ID: 92204A-50-4)	(361.000) 16,876.22	(40,052.95)
<b>Total Securities Transferred Out</b>				<b>(\$364,510.64)</b>



For the Period 6/1/14 to 6/30/14

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

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

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

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

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

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

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

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

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

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

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

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

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

**Offshore Deposits - London and Nassau**



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For the Period 6/1/14 to 6/30/14

**Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).**

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

<b>Investment Products: Not FDIC Insured -No Bank Guarantee -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)**

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at [www.sipc.org](http://www.sipc.org) or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



For the Period 6/1/14 to 6/30/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES**

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



*J.P. Morgan*

J.P. Morgan

Respecting and protecting client privacy have always been vital to our relationships with clients.

The attached Privacy Notice, which is now in a format recommended by federal regulators, describes how J.P. Morgan Private Bank keeps client information private and secure and uses it to serve you better. As shown, the J.P. Morgan companies that provide private banking services do not use client information for purposes not related to the Private Bank. Additionally, we keep your information under physical, electronic and procedural controls, and authorize our agents and contractors to get information about you only when they need it to do their work for us.

The Private Bank uses information we have about you in order to make private banking products and services available to you through the Private Bank, including loans, deposits and investments, to meet your private banking needs. Using your information in this way, through the authorization you provided as part of your private banking application, may qualify you for account upgrades, improved client services and new service offerings based on our more complete knowledge of your relationship with the Private Bank.

The Private Bank is a part of J.P. Morgan Asset Management (the marketing name for the asset management businesses of JPMorgan Chase & Co.) and provides private banking services for private bank clients. The Private Bank includes those units of JPMorgan Chase Bank, N.A., J.P. Morgan Trust Company of Delaware and J.P. Morgan Securities LLC dedicated to the Private Bank, as well as alternative investment funds offered through the Private Bank. Client information also is collected and used by our businesses within the JPMorgan Chase & Co. family of companies to comply with regulatory and other legal requirements.

Our Privacy Notice applies to the relationships of clients or former clients with the Private Bank in the United States, as well as to the relationships of clients or former clients with our offices outside the United States that are registered with the Securities and Exchange Commission. (If you reside outside the United States, you may also have privacy protections under the local laws applicable in that jurisdiction.)

Please speak with your J.P. Morgan representative should you have any questions or concerns. Thank you for the trust and confidence you place in us.

## Who we are

### Who is providing this notice?

Those units of JPMorgan Chase Bank, N.A., J.P. Morgan Trust Company of Delaware and J.P. Morgan Securities LLC dedicated to the Private Bank.

## What we do

### How does the Private Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.

### How does the Private Bank collect my personal information?

We collect your personal information, for example, when you:

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with the Chase or J.P. Morgan name and financial companies such as Chase Bank USA, N.A.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *The Private Bank does not share with nonaffiliates so they can market to you.*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *The Private Bank does not jointly market.*

## Other important information

### State laws:

NV: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 1-800-945-9470, or by writing to us at P.O. Box 659752, San Antonio, TX 78265. For more information, contact us at the address above, or email [Privacy.Info@JPMChase.com](mailto:Privacy.Info@JPMChase.com), with "Nevada Annual Notice" in the subject line. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

Cyber attacks are a constant threat to the security of our industry, our company and our clients around the world. However, there is much that we can do together to protect your assets and information.

## **Enhancements to our technology infrastructure**

J.P. Morgan will invest \$190 million over the next three years to build industry-leading fraud prevention, response and investigation capabilities. These efforts build on the rigorous security processes and systems controls already in place.

## **Basic precautions you or your authorized representatives can take**

You can exercise tighter control of your account information by going paperless and/or using the many online and mobile applications available to you at J.P. Morgan. There are also basic safeguards you can take to help defend against fraud. (See below.)

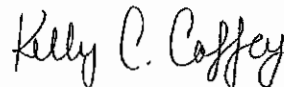
If your personal information is ever misused, please contact your J.P. Morgan team. We will work closely with you to reclaim your identity, protect your accounts and prevent future losses due to fraud.

As always, we thank you for the trust and confidence you place in J.P. Morgan.

Sincerely,



John R. Duffy  
CEO of the U.S. Private Bank



Kelly C. Coffey  
Deputy CEO of the U.S. Private Bank

## Taking these steps now can help reduce your risk of fraud

### **Carry only what you need**

The less personal information you have with you, the better off you will be if your purse or wallet is stolen.

### **Immediately report lost or stolen credit cards or checks**

Call each issuer and ask to have the stolen card accounts closed and new ones opened to replace them.

### **Don't put personal data on checks**

Limit the information printed on checks to just your name and address.

### **Guard PINs and passwords**

Don't write your personal identification numbers (PINs) on your ATM, debit or credit cards—or store PINs with your cards. Avoid creating PINs or passwords that can be easily guessed, such as birth dates or children's names.

### **Create strong passwords**

Use a combination of numbers and upper- and lowercase letters, and avoid obvious passwords. Change your passwords often and don't share them with friends or family.

### **Safeguard your computer**

Install anti-virus software and set it to make updates automatically. Do the same with your computer's operating system. Set your laptop to require a password when it is turned on, especially when you are traveling.

### **Protect data on mobile devices**

Add passwords to all devices.



From the Office of the  
CEO of the U.S. Private Bank

*J.P. Morgan*



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BENJAMIN P BROWN

625 N FLAGLER DR STE 401

WEST PALM BEACH FL 33401-4025



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**JPMorgan Chase Bank, N.A.**  
**270 Park Avenue, New York, NY 10017-2014**

**JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007**  
**For the Period 4/1/14 to 4/30/14**

## Asset Account

J.P. Morgan Team		
Todd Adelstein	Banker	561/995-6053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
<b>Online access</b>	<b><a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a></b>	

Table of Contents	Page
Account Summary	2
Holdings	
Equity	4
Alternative Assets	7
Cash & Fixed Income	8
Portfolio Activity	10

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



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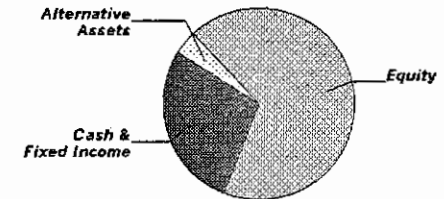


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 4/1/14 to 4/30/14

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	357,876.57	359,712.28	1,835.71	6,400.95	68%
Alternative Assets	24,542.56	23,794.94	(747.62)		4%
Cash & Fixed Income	148,220.51	149,693.48	1,472.97	5,587.28	28%
<b>Market Value</b>	<b>\$530,639.64</b>	<b>\$533,200.70</b>	<b>\$2,561.06</b>	<b>\$11,988.23</b>	<b>100%</b>
Accruals	0.01	0.30	0.29		
<b>Market Value with Accruals</b>	<b>\$530,639.65</b>	<b>\$533,201.00</b>	<b>\$2,561.35</b>		

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>530,639.64</b>	<b>517,816.39</b>
Income & Distributions	359.33	2,859.17
Change In Investment Value	2,201.73	12,525.14
<b>Ending Market Value</b>	<b>\$533,200.70</b>	<b>\$533,200.70</b>
Accruals	0.30	0.30
<b>Market Value with Accruals</b>	<b>\$533,201.00</b>	<b>\$533,201.00</b>

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	359.32	2,859.08
Interest Income	0.01	0.09
<b>Taxable Income</b>	<b>\$359.33</b>	<b>\$2,859.17</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$175,915.79</b>



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 4/1/14 to 4/30/14

## Account Summary CONTINUED

<b>Cost Summary</b>	<b>Cost</b>
Equity	195,273.27
Cash & Fixed Income	41,359.16
<b>Total</b>	<b>\$236,632.43</b>

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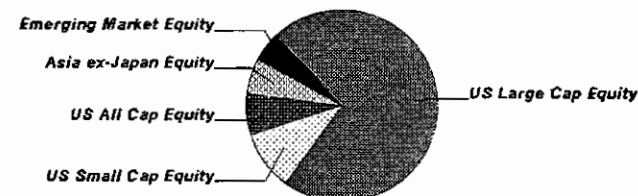
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

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

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	255,113.74	256,657.91	1,544.17	49%
US Small Cap Equity	38,598.12	38,081.89	(516.23)	7%
US All Cap Equity	24,529.94	24,614.44	84.50	5%
Asia ex-Japan Equity	22,702.86	22,814.97	112.11	4%
Emerging Market Equity	16,931.91	17,543.07	611.16	3%
<b>Total Value</b>	<b>\$357,876.57</b>	<b>\$359,712.28</b>	<b>\$1,835.71</b>	<b>68%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	359,712.28
Tax Cost	195,273.27
Unrealized Gain/Loss	164,439.01
Estimated Annual Income	6,400.95
Yield	1.77%

Equity as a percentage of your portfolio - 68 %

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	97.38	585.000	56,967.30	27,138.89	29,828.41	1,123.20	1.97%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 4/1/14 to 4/30/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	86.60	806.000	69,799.60	32,403.66	37,395.94	938.99	1.35%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	74.84	913.000	68,328.92	32,299.02	36,029.90	2,033.25	2.98%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	89.76	477.000	42,814.09	17,877.74	24,936.35	454.58	1.06%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	93.74	200.000	18,748.00	15,219.74	3,528.26	319.40	1.70%
<b>Total US Large Cap Equity</b>			<b>\$256,657.91</b>	<b>\$124,939.05</b>	<b>\$131,718.86</b>	<b>\$4,869.42</b>	<b>1.90%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	105.49	361.000	38,081.89	16,876.22	21,205.67	410.09	1.08%
<b>US All Cap Equity</b>							
GATEWAY FUND-A 367829-20-7 GATE X	29.13	844.986	24,614.44	19,966.21	4,648.23	342.21	1.39%



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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 4/1/14 to 4/30/14

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> <u>Accrued Div.</u>	Yield
<b>Asia ex-Japan Equity</b>							
T ROWE PRICE NEW ASIA 77956H-50-0 PRAS X	16.28	1,401.411	22,814.97	20,904.48	1,910.49	210.21	0.92%
<b>Emerging Market Equity</b>							
I SHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	37.89	463.000	17,543.07	12,587.31	4,955.76	569.02	3.24%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
 For the Period 4/1/14 to 4/30/14

## Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hard Assets	24,542.56	23,794.94	(747.62)	4%

## Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost	Est. Annual Income Accrued Income
<b>Hard Assets</b>					
ISHARES SILVER TRUST 46428Q-10-9 SLV	18.46	1,289.000	23,794.94	14,574.94	

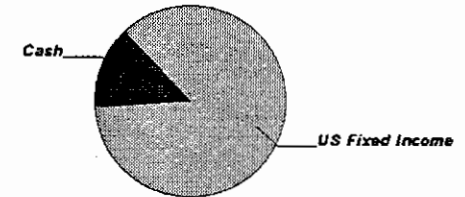




## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	19,633.77	19,673.87	40.10	4%
US Fixed Income	128,586.74	130,019.61	1,432.87	24%
<b>Total Value</b>	<b>\$148,220.51</b>	<b>\$149,693.48</b>	<b>\$1,472.97</b>	<b>28%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	149,693.48
Tax Cost	41,359.16
Unrealized Gain/Loss	2,256.78
Estimated Annual Income	5,587.28
Accrued Interest	0.30
Yield	3.73%

Cash & Fixed Income as a percentage of your portfolio - 28%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	149,693.48	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	19,673.87	13%
Mutual Funds	130,019.61	87%
<b>Total Value</b>	<b>\$149,693.48</b>	<b>100%</b>



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 4/1/14 to 4/30/14

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.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

## Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	19,673.87	19,673.87	19,673.87		1.96 0.30	0.01 % <sup>1</sup>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	15.52	7,479.25	116,077.91	10,000.37 **	N/A	5,078.40	4.38 %
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	118.15	118.00	13,941.70	11,684.92	2,256.78	506.92	3.64 %
<b>Total US Fixed Income</b>			<b>\$130,019.61</b>	<b>\$21,685.29</b>	<b>\$2,256.78</b>	<b>\$5,585.32</b>	<b>4.30 %</b>





JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 4/1/14 to 4/30/14

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>19,633.77</b>	<b>--</b>
<b>INFLOWS</b>		
Income	359.33	2,859.17
<b>Total Inflows</b>	<b>\$359.33</b>	<b>\$2,859.17</b>
<b>TRADE ACTIVITY</b>		
Settled Securities Purchased	(319.23)	(1,420.62)
<b>Total Trade Activity</b>	<b>(\$319.23)</b>	<b>(\$1,420.62)</b>
<b>Ending Cash Balance</b>	<b>\$19,673.87</b>	<b>--</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

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
4/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 03/01/14 - 03/31/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$18,451.07 AS OF 04/01/14			0.01
4/7	Div Domest	ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.33972 PER SHARE (ID: 464287-24-2)	118.000	0.34	40.09



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

**INFLOWS & OUTFLOWS**

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
4/28	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.043 PER SHARE AS OF 04/25/14 (ID: 543495-83-2)	7,479.247	0.043	319.23
<b>Total Inflows &amp; Outflows</b>					<b>\$359.33</b>

**TRADE ACTIVITY**

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
4/28	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME	20.649	15.46	(319.23)
4/28		DIVIDEND @ 0.043 PER SHAR REINVESTED @ \$15.46 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 04/25/14 (ID: 543495-83-2)			



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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Offshore Deposits - London and Nassau**



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

**Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).**

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

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

**Fund manager disclosure information available upon request**

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

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

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

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

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



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

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.



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

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### **PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES**

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.



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

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



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Disclosures Page 5 of 5

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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 8/1/14 to 8/31/14

## Asset Account

### J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
Online access	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

### No market value or activity to report during this period

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

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For the Period 8/1/14 to 8/31/14

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**Offshore Deposits - London and Nassau**

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For the Period 8/1/14 to 8/31/14

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

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JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

#### In Case of Errors or Questions About Your Electronic Transfers.



For the Period 8/1/14 to 8/31/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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



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BENJAMIN P BROWN

625 N FLAGLER DR STE 401

WEST PALM BEACH FL 33401-4025



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625 N FLAGLER DR STE 401

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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 7/1/14 to 7/31/14

## Asset Account

### J.P. Morgan Team

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

### Table of Contents

	Page
Account Summary	2
Portfolio Activity	4

### Client News

Enclosed is a copy of the privacy notice for J.P. Morgan Clearing Corp., the registered broker-dealer that provides clearing and settlement services on your brokerage or margin account(s) that are included in this statement.

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



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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

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

## 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>
Equity	326,415.08	0.00	(326,415.08)		
Alternative Assets	26,102.25	0.00	(26,102.25)		
Cash & Fixed Income	29,370.70	0.00	(29,370.70)		
<b>Market Value</b>	<b>\$381,888.03</b>	<b>\$0.00</b>	<b>(\$381,888.03)</b>	<b>\$0.00</b>	
Accruals	0.22	0.00	(0.22)		
<b>Market Value with Accruals</b>	<b>\$381,888.25</b>	<b>\$0.00</b>	<b>(\$381,888.25)</b>		

<b>Portfolio Activity</b>	<b>Current Period Value</b>	<b>Year-to-Date Value</b>
<b>Beginning Market Value</b>	<b>381,888.03</b>	<b>517,816.39</b>
Contributions		9,754.88
Withdrawals & Fees	(16,096.18)	(30,851.06)
Securities Transferred In		364,510.64
Securities Transferred Out	(365,987.46)	(900,861.06)
<b>Net Contributions/Withdrawals</b>	<b>(\$382,083.64)</b>	<b>(\$557,446.60)</b>
Income & Distributions	798.16	5,067.83
Change In Investment Value	(602.55)	34,562.38
<b>Ending Market Value</b>	<b>\$0.00</b>	<b>\$0.00</b>



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 7/1/14 to 7/31/14

## Account Summary CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	797.94	5,066.91
Interest Income	0.22	0.92
<b>Taxable Income</b>	<b>\$798.16</b>	<b>\$5,067.83</b>



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J.P.Morgan



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

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

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>15,298.02</b>	--
<b>INFLOWS</b>		
Income	798.16	5,067.83
Contributions		9,754.88
<b>Total Inflows</b>	<b>\$798.16</b>	<b>\$14,822.71</b>
<b>OUTFLOWS **</b>		
Withdrawals	(16,096.18)	(30,851.06)
<b>Total Outflows</b>	<b>(\$16,096.18)</b>	<b>(\$30,851.06)</b>
<b>TRADE ACTIVITY</b>		
Settled Securities Purchased		(2,206.97)
<b>Total Trade Activity</b>	<b>\$0.00</b>	<b>(\$2,206.97)</b>
<b>Ending Cash Balance</b>	<b>\$0.00</b>	--

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In		364,510.64
Securities Transferred Out	(365,987.46)	(900,861.06)

\* Year to date information is calculated on a calendar year basis.

\*\* Your account's standing instructions use a HIGH COST method for relieving assets from your position



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 7/1/14 to 7/31/14

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
7/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 06/01/14 - 06/30/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$17,782.68 AS OF 07/01/14			0.22
7/1	Div Domestic	1 SHARES S&P LATIN AMERICAN 40 INDEX FUND @ 0.388865 PER SHARE (ID: 464287-39-0)	463.000	0.389	180.04
7/8	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.33009 PER SHARE (ID: 464287-24-2)	118.000	0.33	38.95
7/9	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.521728 PER SHARE (ID: 464287-59-8)	585.000	0.522	305.21
7/9	Div Domestic	ISHARES CORE U.S. GROWTH ETF @ 0.339626 PER SHARE (ID: 464287-61-4)	806.000	0.34	273.74
7/16	IRA Cash Transfer	ASSET TRANSFER TO A/C M55828004			(11,096.18)
7/22	IRA Cash Transfer	INTERNAL TRANSFER OF FUNDS AS REQUESTED AS OF 07/16/14			(5,000.00)
<b>Total Inflows &amp; Outflows</b>					<b>(\$15,298.02)</b>

### SECURITIES TRANSFERRED IN/OUT



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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

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

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred Out</b>				
7/16	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER TO A/C M55828004 (ID: 46428Q-10-9)	(1,289.000) 14,574.94	(25,625.32)
7/16	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-16-8)	(913.000) 32,299.02	(69,305.83)
7/16	IRA NonCashTransfr	ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-24-2)	(118.000) 11,684.92	(14,003.06)
7/16	IRA NonCashTransfr	I SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-39-0)	(463.000) 12,587.31	(18,557.04)
7/16	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-59-8)	(585.000) 27,138.89	(59,248.80)
7/16	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER TO A/C M55828004 (ID: 464287-61-4)	(806.000) 32,403.66	(73,305.70)
7/16	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER TO A/C M55828004 (ID: 78464A-10-2)	(477.000) 17,877.74	(45,854.01)
7/16	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER TO A/C M55828004 (ID: 81369Y-50-6)	(200.000) 15,219.74	(19,764.00)
7/16	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER TO A/C M55828004 (ID: 92204A-50-4)	(361.000) 16,876.22	(40,323.70)
<b>Total Securities Transferred Out</b>				<b>(\$365,987.46)</b>



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

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

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

**Important information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield**

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

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

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

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

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

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

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

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

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

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

**Offshore Deposits - London and Nassau**

J.P.Morgan



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

**Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).**

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

<b>Investment Products: Not FDIC Insured -No Bank Guarantee -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)**

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



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

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.



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

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

BENJAMIN P BROWN  
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WEST PALM BEACH FL 33401-4025



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/836-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	

Online access [www.jpmorganonline.com](http://www.jpmorganonline.com)

### Table of Contents

### Page

Account Summary	2
Holdings	
Equity	4
Alternative Assets	6
Cash & Fixed Income	7
Portfolio Activity	9

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

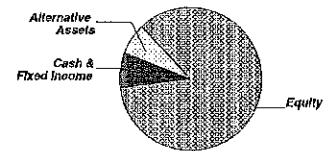


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	366,876.23	326,415.08	(40,461.15)	5,812.44	85%
Alternative Assets	23,303.83	26,102.25	2,798.42		7%
Cash & Fixed Income	151,250.95	29,370.70	(121,880.25)	503.61	8%
<b>Market Value</b>	<b>\$541,431.01</b>	<b>\$381,888.03</b>	<b>(\$159,542.98)</b>	<b>\$6,316.05</b>	<b>100%</b>
Accruals	0.31	0.22	(0.09)		
<b>Market Value with Accruals</b>	<b>\$541,431.32</b>	<b>\$381,888.25</b>	<b>(\$159,543.07)</b>		

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>541,431.01</b>	<b>517,816.39</b>
Contributions	9,754.88	9,754.88
Withdrawals & Fees	(14,754.88)	(14,754.88)
Securities Transferred In	364,510.64	364,510.64
Securities Transferred Out	(534,873.60)	(534,873.60)
<b>Net Contributions/Withdrawals</b>	<b>(\$175,362.96)</b>	<b>(\$175,362.96)</b>
Income & Distributions	997.16	4,269.67
Change in Investment Value	14,822.82	35,164.93
<b>Ending Market Value</b>	<b>\$381,888.03</b>	<b>\$381,888.03</b>
Accruals	0.22	0.22
<b>Market Value with Accruals</b>	<b>\$381,888.25</b>	<b>\$381,888.25</b>



JPMC BNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

## Account Summary CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	996.85	4,268.97
Interest Income	0.31	0.70
<b>Taxable Income</b>	<b>\$997.16</b>	<b>\$4,269.67</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$185,927.57</b>

<b>Cost Summary</b>	Cost
Equity	154,402.58
Cash & Fixed Income	26,982.94
<b>Total</b>	<b>\$181,385.52</b>

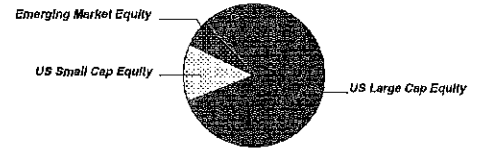


JPMCBA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	261,966.20	268,406.90	6,440.70	69%
US Small Cap Equity	39,168.50	40,298.43	1,129.93	11%
US All Cap Equity	24,825.69	0.00	(24,825.69)	
Asia ex-Japan Equity	23,585.75	0.00	(23,585.75)	
Emerging Market Equity	17,330.09	17,709.75	379.66	5%
<b>Total Value</b>	<b>\$366,876.23</b>	<b>\$326,415.08</b>	<b>(\$40,461.15)</b>	<b>85%</b>

### Asset Categories



Equity as a percentage of your portfolio - 85 %

Market Value/Cost	Current Period Value
Market Value	326,415.08
Tax Cost	154,402.58
Unrealized Gain/Loss	172,012.60
Estimated Annual Income	5,812.44
Yield	1.76 %

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	101.27	585.000	59,242.95	27,138.89	32,104.06	1,123.20	1.90 %

J.P.Morgan



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES CORE U.S. GROWTH ETF 464287-61-4 IWF	90.93	806.000	73,289.58	32,403.66	40,885.92	938.99	1.28%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	76.98	913.000	70,282.74	32,299.02	37,983.72	2,086.20	2.97%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	95.54	477.000	45,571.63	17,877.74	27,693.89	458.39	1.01%
SECTOR SPDR TRUST S/EI-ENERGY 81369Y-50-6 XLE	100.10	200.000	20,020.00	15,219.74	4,800.26	337.20	1.68%
<b>Total US Large Cap Equity</b>			<b>\$268,406.90</b>	<b>\$124,939.05</b>	<b>\$143,467.85</b>	<b>\$4,943.98</b>	<b>1.84%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	111.63	361.000	40,298.43	16,876.22	23,422.21	410.09	1.02%
<b>Emerging Market Equity</b>							
ISHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	38.25	463.000	17,709.75	12,587.31	5,122.44	458.37	2.59%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

## Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hard Assets	23,303.83	26,102.25	2,798.42	7%

## Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost	Est. Annual Income Accrued Income
<b>Hard Assets</b>					
ISHARES SILVER TRUST 46428Q-10-9 SLV	20.25	1,289,000	26,102.25	14,574.94	



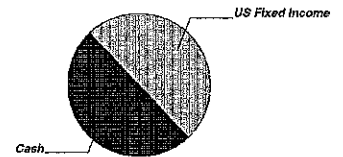


JPMCBA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	19,714.74	15,298.02	(4,416.72)	4%
US Fixed Income	131,536.21	14,072.68	(117,463.53)	4%
<b>Total Value</b>	<b>\$151,250.95</b>	<b>\$29,370.70</b>	<b>(\$121,880.25)</b>	<b>8%</b>

### Asset Categories



Cash & Fixed Income as a percentage of your portfolio - 8 %

Market Value/Cost	Current Period Value
Market Value	29,370.70
Tax Cost	26,982.94
Unrealized Gain/Loss	2,387.76
Estimated Annual Income	503.61
Accrued Interest	0.22
Yield	1.71 %

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	29,370.70	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	15,298.02	53%
Mutual Funds	14,072.68	47%
<b>Total Value</b>	<b>\$29,370.70</b>	<b>100%</b>



JPMCBNA ACFS BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

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	15,298.02	15,298.02	15,298.02		1.52 0.22	0.01 % <sup>1</sup>
<b>US Fixed Income</b>							
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	119.26	118.00	14,072.68	11,684.92	2,387.76	602.09	3.57%



JPMCBA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>10,714.74</b>	<b>--</b>
<b>INFLOWS</b>		
Income	997.16	4,269.67
Contributions	9,754.88	9,754.88
<b>Total Inflows</b>	<b>\$10,752.04</b>	<b>\$14,024.55</b>
<b>OUTFLOWS **</b>		
Withdrawals	(14,754.88)	(14,754.88)
<b>Total Outflows</b>	<b>(\$14,754.88)</b>	<b>(\$14,754.88)</b>
<b>TRADE ACTIVITY</b>		
Settled Securities Purchased	(413.88)	(2,206.97)
<b>Total Trade Activity</b>	<b>(\$413.88)</b>	<b>(\$2,206.97)</b>
<b>Ending Cash Balance</b>	<b>\$15,298.02</b>	<b>--</b>

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In	364,510.64	364,510.64
Securities Transferred Out	(534,873.60)	(534,873.60)

\* Year to date information is calculated on a calendar year basis.

\*\* Your account's standing instructions use a HIGH COST method for relieving assets from your position



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
6/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 05/01/14 - 05/31/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$19,706.88 AS OF 06/01/14			0.31
6/6	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.337552 PER SHARE (ID: 464287-24-2)	118.000	0.338	39.83
6/23	IRA Cash Transfer	ASSET TRANSFER TO A/C M55828004			(14,754.86)
6/23	Div Domestic	GATEWAY FUND-A @ 0.099 PER SHARE AS OF 06/20/14 (ID: 367829-20-7)	847.831	0.099	83.74
6/25	IRA Cash Transfer	ASSET TRANSFER FROM A/C M55828004			9,754.88
6/25	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.044 PER SHARE AS OF 06/24/14 (ID: 543495-83-2)	7,524.130	0.044	330.14
6/30	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.594895 PER SHARE (ID: 464287-16-8)	913.000	0.595	543.14
<b>Total Inflows &amp; Outflows</b>					<b>(\$4,002.84)</b>

### SECURITIES TRANSFERRED IN/OUT



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred In</b>				
6/25	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER FROM A/C M55828004 (ID: 46428Q-10-9)	1,289.000 14,574.94	25,883.12
6/25	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER FROM A/C M55828004 (ID: 464287-16-8)	913.000 32,299.02	69,853.63
6/25	IRA NonCashTransfr	ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER FROM A/C M55828004 (ID: 464287-24-2)	118.000 11,684.92	14,047.90
6/25	IRA NonCashTransfr	1 SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER FROM A/C M55828004 (ID: 464287-39-0)	463.000 12,587.31	17,876.43
6/25	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER FROM A/C M55828004 (ID: 464287-59-8)	585.000 27,138.89	59,049.90
6/25	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER FROM A/C M55828004 (ID: 464287-61-4)	806.000 32,403.66	72,604.48
6/25	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER FROM A/C M55828004 (ID: 78484A-10-2)	477.000 17,877.74	45,310.23
6/25	IRA NonCashTransfr	SECTOR SPDR TRUST S/BI-ENERGY ASSET TRANSFER FROM A/C M55828004 (ID: 81369Y-50-6)	200.000 15,219.74	19,832.00
6/25	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER FROM A/C M55828004 (ID: 92204A-50-4)	361.000 16,876.22	40,052.95
<b>Total Securities Transferred In</b>				<b>\$364,510.64</b>
<b>Securities Transferred Out</b>				
6/23	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER TO A/C M55828004 (ID: 46428Q-10-9)	(1,289.000) 14,574.94	(25,818.67)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred Out</b>				
6/23	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-16-8)	(913.000) 32,299.02	(70,702.72)
6/23	IRA NonCashTransfr	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-24-2)	(118.000) 11,664.92	(13,990.08)
6/23	IRA NonCashTransfr	ISHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-39-0)	(463.000) 12,587.31	(18,121.82)
6/23	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-59-6)	(585.000) 27,138.89	(59,500.35)
6/23	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER TO A/C M55828004 (ID: 464287-61-4)	(806.000) 32,403.66	(73,031.66)
6/23	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER TO A/C M55828004 (ID: 78464A-10-2)	(477.000) 17,877.74	(45,286.38)
6/23	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER TO A/C M55828004 (ID: 81369Y-50-6)	(200.000) 15,219.74	(20,186.00)
6/23	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER TO A/C M55828004 (ID: 92204A-50-4)	(361.000) 16,876.22	(40,247.89)
6/26	IRA NonCashTransfr	GATEWAY FUND-A ASSET TRANSFER TO A/C M55828004 AS OF 06/25/14 (ID: 367829-20-7)	(844.986) 19,983.05	(24,884.84)
6/26	IRA NonCashTransfr	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER TO A/C M55828004 AS OF 06/25/14 (ID: 543495-83-2)	(7,503.169) 10,702.99	(118,625.10)
6/26	IRA NonCashTransfr	T ROWE PRICE NEW ASIA ASSET TRANSFER TO A/C M55828004 AS OF 06/25/14 (ID: 77956H-50-0)	(1,401.411) 20,904.48	(24,062.23)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred Out</b>				
6/30	Free Delivery	GATEWAY FUND-A ASSET TRANSFER TO A/C M56828-0 EST OF SIMON BERNSTEIN INHERITED IRA AS OF 06/26/14 (ID: 367829-20-7)	(2.845) 66.89	(83.84)
6/30	Free Delivery	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER TO A/C M56828-0 EST OF SIMON BERNSTEIN INHERITED IRA AS OF 06/26/14 (ID: 543495-83-2)	(20.961) 0.00	(332.02)
<b>Total Securities Transferred Out</b>				<b>(\$534,873.60)</b>

**TRADE ACTIVITY**

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
6/23 6/23	Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.099 PER SHAR REINVESTED @ \$29.43 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/20/14 (ID: 367829-20-7)	2.845	29.434	(83.74)
6/25 6/25	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.044 PER SHAR REINVESTED @ \$15.75 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/24/14 (ID: 543495-83-2)	20.961	15.75	(330.14)
<b>Total Settled Securities Purchased</b>					<b>(\$413.88)</b>

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For the Period 6/1/14 to 6/30/14

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

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

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

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

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

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

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

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

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

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

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

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

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

**Offshore Deposits - London and Nassau**



For the Period 6/1/14 to 6/30/14

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

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

**Fund manager disclosure information available upon request**

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

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

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

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

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS; in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P. Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**

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Disclosures Page 2 of 5



For the Period 6/1/14 to 6/30/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P. Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P. Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.



For the Period 6/1/14 to 6/30/14

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Service, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.



For the Period 6/1/14 to 6/30/14

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



SIMON BERNSTEIN  
C/O ARBITRAGE INT'L MARKETING  
950 PENINSULA CORPORATE CIR STE 3010  
BOCA RATON FL. 33487-1387







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

## Account Summary

	Account Number	Beginning Net Market Value	Ending Net Market Value	Change In Value	Start on Page
<b>Investment Account(s)</b>					
S BERNSTEIN - DEC'D TOD S BERNSTEIN	W32578002 <sup>1</sup>	0.00	0.00	0.00	4
S BERNSTEIN - DEC'D TOD S BERNSTEIN	24208996 <sup>2</sup>	0.00	0.00	0.00	5
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO	W32588507 <sup>1</sup>	528,016.02	530,639.65	2,623.63	6
<b>Total Value</b>		<b>\$528,016.02</b>	<b>\$530,639.65</b>	<b>\$2,623.63</b>	

This account summary is provided for informational purposes and includes assets at different entities.

- (1) Assets held at JPMorgan Chase Bank, N.A., member Federal Deposit Insurance Corporation ("FDIC"), except for exchange-listed options, which are held at JPMorgan Clearing Corporation ("JPMCC"). The Asset Account Statement reflects brokerage transactions executed through J.P. Morgan Securities LLC ("JPMS"), see "Portfolio Activity Detail". Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMCC, a wholly owned subsidiary of JPMS. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.
- (2) Assets held in Margin Account at JPMCC, member Financial Regulatory Authority ("FINRA") and Securities Investor Protection Corporation ("SIPC"). The Margin Account Statement reflects brokerage transactions executed by JPMS, see "Portfolio Activity Detail". Such transactions are cleared and carried through JPMCC.

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

## Client News

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

At December 31, 2013, JPMS LLC's net capital of \$12.8 billion exceeded the minimum regulatory net capital requirement of \$2.0 billion by \$10.8 billion. JPMCC's net capital of \$7.1 billion was approximately 7.6% of aggregate debit items and exceeded the minimum regulatory net capital requirement of \$1.8 billion by \$5.3 billion.

Complete copies of JPMS LLC's and JPMCC's individual audited Statement of Financial Condition may be obtained, at no cost, by accessing:

<http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>

Additionally, you may call 1-866-578-1300 to request a hard copy of the statement.

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Consolidated Statement Page 1

J.P.Morgan

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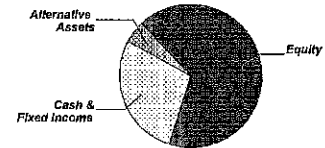
For the Period 3/1/14 to 3/31/14

## Consolidated Summary

### INVESTMENT ACCOUNTS

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	355,422.77	357,676.57	2,453.80	6,400.95	67%
Alternative Assets	26,231.15	24,542.56	(1,688.59)		5%
Cash & Fixed Income	146,362.10	148,220.51	1,858.41	5,658.74	28%
<b>Market Value</b>	<b>\$528,016.02</b>	<b>\$530,639.64</b>	<b>\$2,623.62</b>	<b>\$12,059.69</b>	<b>100%</b>
Accruals	0.00	0.01	0.01		
<b>Market Value with Accruals</b>	<b>\$528,016.02</b>	<b>\$530,639.65</b>	<b>\$2,623.63</b>		

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	528,016.02	517,816.39
Income & Distributions	1,700.93	2,499.84
Change in Investment Value	922.69	10,323.41
<b>Ending Market Value</b>	<b>\$530,639.64</b>	<b>\$530,639.64</b>
Accruals	0.01	0.01
<b>Market Value with Accruals</b>	<b>\$530,639.65</b>	<b>\$530,639.65</b>

This Consolidated Summary shows all of your investments at J.P. Morgan other than investments we hold in trust for you. These investments may be held in custody or investment management account at JPMorgan Chase Bank, N.A. (the "Bank") or in a brokerage or margin account at J.P. Morgan Clearing Corp. ("JPMCC"). Brokerage and margin accounts are non-discretionary and all investment decisions are made by the client. J.P. Morgan Securities LLC ("JPMS") does not provide advice on asset allocation or investment management services, nor do its personnel take discretion over any client accounts. Such advice and services are provided exclusively by the Bank.

Consolidated Statement Page 2

J.P.Morgan



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

## Consolidated Summary CONTINUED

### INVESTMENT ACCOUNT(S) YEAR-TO-DATE

<b>Portfolio Activity</b>	<b>Account Number</b>	<b>Beginning Market Value</b>	<b>Net Contributions/ Withdrawals</b>	<b>Income &amp; Distributions</b>	<b>Change in Investment Value</b>	<b>Ending Market Value with Accruals</b>
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO	W32686007	517,816.39		2,499.84	10,323.41	530,639.65

<b>Tax Summary</b>	<b>Account Number</b>	<b>Taxable Income</b>	<b>Tax-Exempt Income</b>	<b>Other Income &amp; Receipts</b>	<b>Realized Gain/Loss</b>		<b>Unrealized Gain/Loss<sup>1</sup></b>
					<b>Short-term</b>	<b>Long-term</b>	
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO	W32686007	2,499.84					174,684.92

<sup>1</sup>Unrealized Gain/Loss represents data from the time of account inception to the current statement period.



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

S BERNSTEIN - DEC'D TOD S BERNSTEIN ACCT. W32578002  
For the Period 3/1/14 to 3/31/14

## Asset Account

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### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/638-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
Online access	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

### No market value or activity to report during this period

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

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J.P. Morgan Securities LLC  
383 Madison Avenue, New York, NY 10179

S BERNSTEIN - DEC'D TOD S BERNSTEIN ACCT. 24208956  
For the Period 3/1/14 to 3/31/14

## Margin Account

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### J.P. Morgan Team

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Todd Adelstein	Banker	581/995-5053
Christopher Prindle	Investment Specialist	561/838-4869
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
Online access	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

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Transactions cleared and carried through J.P. Morgan Clearing Corp. - Three Chase Metrotech Center, Brooklyn, NY 11245-0001, (347) 643-2578

### No market value or activity to report during this period

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

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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

## Asset Account

J.P. Morgan Team			Table of Contents	Page
Todd Adelstein	Banker	561/995-5053	Account Summary	2
Christopher Prindle	Investment Specialist	561/838-4669	Holdings	
John Hawkins Jr	Client Service Team	800/576-0938	Equity	4
Stephen Porter	Client Service Team		Alternative Assets	7
Brian Lutter	Client Service Team		Cash & Fixed Income	8
			Portfolio Activity	10
Online access			<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

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

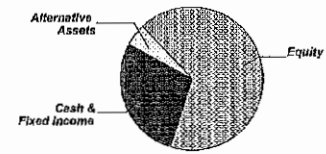


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	355,422.77	357,876.57	2,453.80	6,400.95	67%
Alternative Assets	26,231.15	24,542.56	(1,688.59)		5%
Cash & Fixed Income	146,362.10	148,220.51	1,858.41	5,658.74	28%
<b>Market Value</b>	<b>\$528,016.02</b>	<b>\$530,639.64</b>	<b>\$2,623.62</b>	<b>\$12,059.69</b>	<b>100%</b>
Accruals	0.00	0.01	0.01		
<b>Market Value with Accruals</b>	<b>\$528,016.02</b>	<b>\$530,639.65</b>	<b>\$2,623.63</b>		

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>528,016.02</b>	<b>517,816.39</b>
Income & Distributions	1,700.93	2,499.84
Change in Investment Value	922.69	10,323.41
<b>Ending Market Value</b>	<b>\$530,639.64</b>	<b>\$530,639.64</b>
Accruals	0.01	0.01
<b>Market Value with Accruals</b>	<b>\$530,639.65</b>	<b>\$530,639.65</b>

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	1,700.93	2,499.76
Interest Income		0.08
<b>Taxable Income</b>	<b>\$1,700.93</b>	<b>\$2,499.84</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$174,684.92</b>

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

**Account Summary** CONTINUED

<b>Cost Summary</b>	<b>Cost</b>
Equity	195,273.27
Cash & Fixed Income	40,999.83
<b>Total</b>	<b>\$236,273.10</b>

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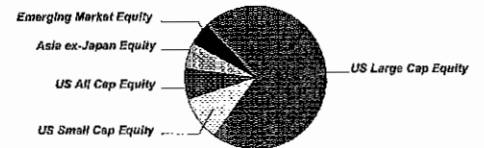
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	253,730.36	255,113.74	1,383.38	48%
US Small Cap Equity	39,388.71	38,598.12	(790.59)	7%
US All Cap Equity	24,348.59	24,529.94	181.35	5%
Asia ex-Japan Equity	22,296.45	22,702.86	406.41	4%
Emerging Market Equity	15,658.66	16,931.91	1,273.25	3%
<b>Total Value</b>	<b>\$355,422.77</b>	<b>\$357,876.57</b>	<b>\$2,453.80</b>	<b>67%</b>

Market Value/Cost	Current Period Value
Market Value	357,876.57
Tax Cost	195,273.27
Unrealized Gain/Loss	162,603.30
Estimated Annual Income	6,400.95
Yield	1.78%

Asset Categories



Equity as a percentage of your portfolio - 67 %



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	98.50	586.000	56,452.50	27,138.89	29,313.61	1,123.20	1.99%
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	86.54	806.000	69,751.24	32,403.68	37,347.58	938.99	1.35%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	73.32	913.000	66,941.16	32,299.02	34,642.14	2,033.25	3.04%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	92.57	477.000	44,156.84	17,877.74	26,279.10	454.58	1.03%
SECTOR SPDR TRUST S/B/I-ENERGY 61369Y-50-6 XLE	89.06	200.000	17,812.00	15,219.74	2,592.26	319.40	1.79%
<b>Total US Large Cap Equity</b>			<b>\$255,113.74</b>	<b>\$124,938.05</b>	<b>\$130,174.69</b>	<b>\$4,869.42</b>	<b>1.91%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	106.92	361.000	38,598.12	16,876.22	21,721.90	410.09	1.06%

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JPMCBNA ACF'S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US All Cap Equity</b>							
GATEWAY FUND-A 367829-20-7 GATE X	29.03	844.986	24,529.94	19,966.21	4,563.73	342.21	1.40%
<b>Asia ex-Japan Equity</b>							
T ROWE PRICE NEW ASIA 77956H-50-0 PRAS X	16.20	1,401.411	22,702.86	20,904.48	1,798.38	210.21	0.93%
<b>Emerging Market Equity</b>							
I SHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	36.57	463.000	16,931.91	12,567.31	4,344.60	569.02	3.36%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

## Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hard Assets	26,231.15	24,542.56	(1,688.59)	5%

## Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost	Est. Annual Income Accrued Income
<b>Hard Assets</b>					
ISHARES SILVER TRUST 48428Q-10-9 SLV	19.04	1,289.000	24,542.56	14,574.94	

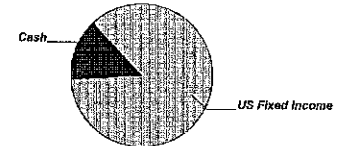


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	18,379.02	19,633.77	1,254.75	4%
US Fixed Income	127,983.08	128,586.74	603.66	24%
<b>Total Value</b>	<b>\$146,362.10</b>	<b>\$148,220.51</b>	<b>\$1,858.41</b>	<b>28%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	148,220.51
Tax Cost	40,999.83
Unrealized Gain/Loss	2,114.00
Estimated Annual Income	5,658.74
Accrued Interest	0.01
Yield	3.81%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	148,220.51	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	19,633.77	13%
Mutual Funds	128,586.74	87%
<b>Total Value</b>	<b>\$148,220.51</b>	<b>100%</b>





JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

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.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

### Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	19,633.77	19,633.77	19,633.77		1.96 0.01	0.01% <sup>1</sup>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-93-2	15.39	7,468.60	114,787.82	9,681.14 **	N/A	5,146.43	4.48%
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	116.94	118.00	13,798.92	11,684.92	2,114.00	510.35	3.70%
<b>Total US Fixed Income</b>			<b>\$128,586.74</b>	<b>\$21,368.06</b>	<b>\$2,114.00</b>	<b>\$5,656.78</b>	<b>4.40%</b>



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	18,379.02	--
<b>INFLOWS</b>		
Income	1,700.93	2,499.84
Total Inflows	\$1,700.93	\$2,499.84
<b>TRADE ACTIVITY</b>		
Settled Securities Purchased	(446.18)	(1,101.39)
Total Trade Activity	(\$446.18)	(\$1,101.39)
Ending Cash Balance	\$19,633.77	--

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

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
3/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.345666 PER SHARE (ID: 464267-24-2)	118.000	0.346	40.79
3/24	Div Domestic	GATEWAY FUND-A @ 0.157 PER SHARE AS OF 03/21/14 (ID: 367829-20-7)	844.986	0.114	96.70

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
3/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.047 PER SHARE AS OF 03/26/14 (ID: 543495-83-2)	7,458.598	0.047	349.48
3/31	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.147445 PER SHARE (ID: 78464A-10-2)	477.000	0.147	70.33
3/31	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.42707 PER SHARE (ID: 81369Y-50-6)	200.000	0.427	85.41
3/31	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.6036 PER SHARE (ID: 464287-16-8)	913.000	0.604	551.09
3/31	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.472902 PER SHARE (ID: 464287-59-8)	585.000	0.473	276.65
3/31	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.285959 PER SHARE (ID: 464287-61-4)	806.000	0.286	230.48

Total Inflows & Outflows \$1,700.93

### TRADE ACTIVITY

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
3/24 3/24	Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.157 PER SHAR REINVESTED @ \$28.88 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 03/21/14 (ID: 367829-20-7)	3.348	28.883	(96.70)
3/27 3/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.047 PER SHAR REINVESTED @ \$15.32 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 03/26/14 (ID: 543495-83-2)	22.812	15.32	(349.48)

Total Settled Securities Purchased (\$446.18)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Offshore Deposits - London and Nassau**

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Disclosures Page 1 of 5



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

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

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

**Fund manager disclosure information available upon request**

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

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

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

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

Your Asset Account consists of a bank account that custodians assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS. In non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-6300.

**In Case of Errors or Questions About Your Electronic Transfers.**



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

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P. Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P. Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR MARGIN ACCOUNT(S)**

All positions in your Margin Account Portfolio(s) are held in custody at J.P. Morgan Clearing Corp. ("JPMCC"), Three Chase Metrotech Center, Brooklyn, NY 11245-001, (347) 643-2576.

If you have a margin account as permitted by law we may use certain securities in such account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith.

Please keep the following in mind when using a statement to track your brokerage activity in a margin account: The statement combines your general margin account with the special memorandum account required by Section 220.6 Regulation T. As required by Regulation T, a permanent record of your separate account is available upon your request.

Free credit balances in your margin account(s) are not segregated and may be used in the operation of JPMCC's business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise noted, JPMCC or its agents and depositories will hold your securities. Upon your demand, JPMCC will pay to you the amount of your free credit balance, and will deliver to you fully-paid securities held on your behalf.

Interest will be charged on any debit balance; the method of calculating interest is described in a letter sent to all margin customers.

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.



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

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.





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

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 5/1/14 to 5/31/14

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	

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### Table of Contents

Page

Account Summary	2
Holdings	
Equity	4
Alternative Assets	7
Cash & Fixed Income	8
Portfolio Activity	10

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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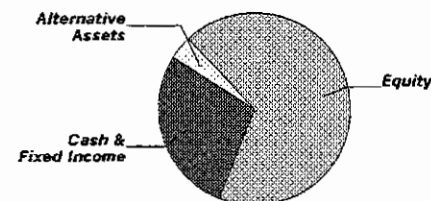
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For the Period 5/1/14 to 5/31/14

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	359,712.28	366,876.23	7,163.95	6,400.95	68%
Alternative Assets	23,794.94	23,303.83	(491.11)		4%
Cash & Fixed Income	149,693.48	151,250.95	1,557.47	5,496.37	28%
<b>Market Value</b>	<b>\$533,200.70</b>	<b>\$541,431.01</b>	<b>\$8,230.31</b>	<b>\$11,897.32</b>	<b>100%</b>
Accruals	0.30	0.31	0.01		
<b>Market Value with Accruals</b>	<b>\$533,201.00</b>	<b>\$541,431.32</b>	<b>\$8,230.32</b>		

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>533,200.70</b>	<b>517,816.39</b>
Income & Distributions	413.34	3,272.51
Change In Investment Value	7,816.97	20,342.11
<b>Ending Market Value</b>	<b>\$541,431.01</b>	<b>\$541,431.01</b>
Accruals	0.31	0.31
<b>Market Value with Accruals</b>	<b>\$541,431.32</b>	<b>\$541,431.32</b>

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	413.04	3,272.12
Interest Income	0.30	0.39
<b>Taxable Income</b>	<b>\$413.34</b>	<b>\$3,272.51</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$182,758.55</b>



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

## Account Summary CONTINUED

<b>Cost Summary</b>	<b>Cost</b>
Equity	195,273.27
Cash & Fixed Income	41,772.50
<b>Total</b>	<b>\$237,045.77</b>



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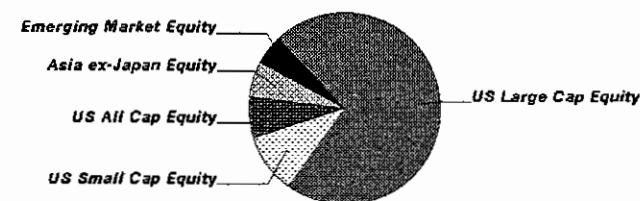
JPMGBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 5/1/14 to 5/31/14

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	256,657.91	261,966.20	5,308.29	49%
US Small Cap Equity	38,081.89	39,168.50	1,086.61	7%
US All Cap Equity	24,614.44	24,825.69	211.25	5%
Asia ex-Japan Equity	22,814.97	23,585.75	770.78	4%
Emerging Market Equity	17,543.07	17,330.09	(212.98)	3%
<b>Total Value</b>	<b>\$359,712.28</b>	<b>\$366,876.23</b>	<b>\$7,163.95</b>	<b>68%</b>

Market Value/Cost	Current Period Value
Market Value	366,876.23
Tax Cost	195,273.27
Unrealized Gain/Loss	171,602.96
Estimated Annual Income	6,400.95
Yield	1.74%

### Asset Categories



Equity as a percentage of your portfolio - 68 %

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	98.75	585.000	57,768.75	27,138.89	30,629.86	1,123.20	1.94%





JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	89.23	806.000	71,919.38	32,403.66	39,515.72	938.99	1.31%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	75.27	913.000	68,721.51	32,299.02	36,422.49	2,033.25	2.96%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	93.28	477.000	44,494.56	17,877.74	26,616.82	454.58	1.02%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	95.31	200.000	19,062.00	15,219.74	3,842.26	319.40	1.68%
<b>Total US Large Cap Equity</b>			<b>\$261,966.20</b>	<b>\$124,939.05</b>	<b>\$137,027.15</b>	<b>\$4,869.42</b>	<b>1.86%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	108.50	361.000	39,168.50	16,876.22	22,292.28	410.09	1.05%
<b>US All Cap Equity</b>							
GATEWAY FUND-A 367829-20-7 GATE X	29.38	844.986	24,825.69	19,966.21	4,859.48	342.21	1.38%



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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> Accrued Div.	Yield
<b>Asia ex-Japan Equity</b>							
T ROWE PRICE NEW ASIA 77956H-50-0 PRAS X	16.83	1,401.411	23,585.75	20,904.48	2,681.27	210.21	0.89%
<b>Emerging Market Equity</b>							
I SHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	37.43	463.000	17,330.09	12,587.31	4,742.78	569.02	3.28%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

## Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hard Assets	23,794.94	23,303.83	(491.11)	4%

## Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost	Est. Annual Income Accrued Income
<b>Hard Assets</b>					
ISHARES SILVER TRUST 46428Q-10-9 SLV	18.08	1,289.000	23,303.83	14,574.94	



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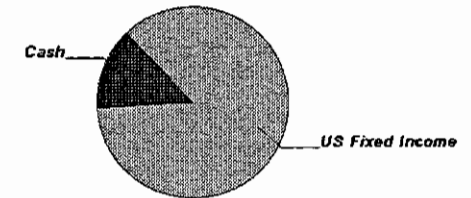


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 5/1/14 to 5/31/14

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	19,673.87	19,714.74	40.87	4%
US Fixed Income	130,019.61	131,536.21	1,516.60	24%
<b>Total Value</b>	<b>\$149,693.48</b>	<b>\$151,250.95</b>	<b>\$1,557.47</b>	<b>28%</b>

### Asset Categories



Cash & Fixed Income as a percentage of your portfolio - 28%

Market Value/Cost	Current Period Value
Market Value	151,250.95
Tax Cost	41,772.50
Unrealized Gain/Loss	2,426.70
Estimated Annual Income	5,496.37
Accrued Interest	0.31
Yield	3.63%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	151,250.95	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	19,714.74	13%
Mutual Funds	131,536.21	87%
<b>Total Value</b>	<b>\$151,250.95</b>	<b>100%</b>



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

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.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

### Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	19,714.74	19,714.74	19,714.74		1.97 0.31	0.01% <sup>1</sup>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	15.65	7,503.17	117,424.59	10,372.84 **	N/A	4,989.60	4.25%
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	119.59	118.00	14,111.62	11,684.92	2,426.70	504.80	3.58%
<b>Total US Fixed Income</b>			<b>\$131,536.21</b>	<b>\$22,057.76</b>	<b>\$2,426.70</b>	<b>\$5,494.40</b>	<b>4.18%</b>



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## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>19,673.87</b>	--
<b>INFLOWS</b>		
Income	413.34	3,272.51
<b>Total Inflows</b>	<b>\$413.34</b>	<b>\$3,272.51</b>
<b>TRADE ACTIVITY</b>		
Settled Securities Purchased	(372.47)	(1,793.09)
<b>Total Trade Activity</b>	<b>(\$372.47)</b>	<b>(\$1,793.09)</b>
<b>Ending Cash Balance</b>	<b>\$19,714.74</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

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
5/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 04/01/14 - 04/30/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$19,665.85 AS OF 05/01/14			0.30
5/7	Div Domestic	ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.34381 PER SHARE (ID: 464287-24-2)	118.000	0.344	40.57



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

**INFLOWS & OUTFLOWS**

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
5/28	Div Domest	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.050 PER SHARE AS OF 05/27/14 (ID: 543495-83-2)	7,503.169	0.05	372.47
<b>Total Inflows &amp; Outflows</b>					<b>\$413.34</b>

**TRADE ACTIVITY**

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
5/28	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME	23.922	15.57	(372.47)
5/28		DIVIDEND @ 0.050 PER SHAR REINVESTED @ \$15.57 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 05/27/14 (ID: 543495-83-2)			



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For the Period 5/1/14 to 5/31/14

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

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

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

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

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

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

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

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

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

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

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

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

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

**Offshore Deposits - London and Nassau**



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For the Period 5/1/14 to 5/31/14

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

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

**Fund manager disclosure information available upon request**

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

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

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

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

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



For the Period 5/1/14 to 5/31/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.



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For the Period 5/1/14 to 5/31/14

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### **PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES**

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.



For the Period 5/1/14 to 5/31/14

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



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*J.P. Morgan*

J.P. Morgan



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

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



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

**J.P. Morgan Team**

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



**JPMorgan Classic Business Checking**

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

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



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

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

**Fees and Charges for Deposit Accounts**

**Fees**

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





Primary Account: 000000478015220

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

## Important Information About Your Statement

### In Case of Errors or Questions About Your Electronic Funds Transfers

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

- Tell us your name and account number.
- 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 occurs, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

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

### Mutual Funds/Securities

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

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

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





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

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# JPMORGAN CHASE & CO.

adean@matbrolaw.com

Authenticated by jpmchase.com  
Valid Signature

---

**From:** john.c.hawkins@jpmorgan.com  
**To:** adean@matbrolaw.com  
**Cc:** bbrown@matbrolaw.com, stephen.porter@jpmorgan.com, PB-Service0938@jpmorgan.com  
**Sent:** Sep 15, 2014 6:19:08 PM EDT  
**Subject:** RE: Bernstein - statement  
**Attached:** Statements\_000000478015220.zip (223 kb)

Angela,

Please see the attachment. Please note that the documents to update the title and address was sent via FEDEX to Brian O'Connell. Thanks.

Regards,

John

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

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

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**From:** Angela Dean [mailto:adean@matbrolaw.com]  
**Sent:** Monday, September 15, 2014 5:01 PM  
**To:** Hawkins, John C  
**Cc:** Ben Brown; Porter, Stephen; PB-Service0938  
**Subject:** Bernstein - statement

Good afternoon, Mr. Hawkins.

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

Thank you.

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

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

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

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



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

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
 Stephen Porter  
 For assistance after business hours, 7 days a week. (800) 576-6209  
 Deaf and Hard of Hearing (800) 242-7363  
 Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)



**JPMorgan Classic Business Checking**

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

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



000000478015220  
ESTATE OF SIMON L. BERNSTEIN, BENJAMIN  
BROWN CURRATOR

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

**Fees and Charges for Deposit Accounts**

<b>Fees</b>					
<b>Description</b>	<b>Volume</b>	<b>Allowed</b>	<b>Excess</b>	<b>Unit Price</b>	<b>Fees</b>
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 8/1/14 to 8/29/14

## Important Information About Your Statement

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





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

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

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

**J.P. Morgan Team**

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

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

**JPMorgan Classic Business Checking**

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

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





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

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

### Fees and Charges for Deposit Accounts

#### Fees

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



Primary Account: 000000478015220

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

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





Primary Account: 000000478015220

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

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

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



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

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## JPMorgan Classic Business Checking

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

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



000000478015220  
ESTATE OF SIMON L. BERNSTEIN, BENJAMIN  
BROWN CURRATOR

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

### Fees and Charges for Deposit Accounts

#### Fees

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



Primary Account: 000000478015220

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

## Important Information About Your Statement

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Primary Account: 000000478015220

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

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

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



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

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For assistance after business hours, 7 days a week. (800) 576-6209  
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**JPMorgan Classic Business Checking**

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

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000000478015220  
ESTATE OF SIMON L. BERNSTEIN, BENJAMIN  
BROWN CURRATOR

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

### Fees and Charges for Deposit Accounts

#### Fees

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



Primary Account: 000000478015220

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

## Important Information About Your Statement

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Primary Account: 000000478015220

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

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

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

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
 Stephen Porter  
 For assistance after business hours, 7 days a week. (800) 576-6209  
 Deaf and Hard of Hearing (800) 242-7383  
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00000501 DPB 021 161 09114 NNNNNNNNNNN T 1 000000000 60 0000  
 ESTATE OF SIMON L. BERNSTEIN,  
 DONALD R. TESCHER AND  
 ROBERT L. SPALLINA, CO-PERSONAL REPS  
 C/O DONALD R. TESCHER AND  
 ROBERT L. SPALLINA  
 4855 TECHNOLOGY WAY STE 720  
 BOCA RATON FL 33431-3351

**JPMorgan Classic Business Checking**

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Beginning Balance		25,531.59
Ending Balance	0	\$25,531.59

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000000478015220  
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DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS

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

### Fees and Charges for Deposit Accounts

#### Fees

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



Primary Account: 000000478015220

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

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

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

Primary Account: 00000478015220

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

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Stephen Porter

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00000442 DPB 021 161 15114 NNNNNNNNNNNN T 1 000000000 60 0000

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 DONALD R. TESCHER AND  
 ROBERT L. SPALLINA, CO-PERSONAL REPS  
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 ROBERT L. SPALLINA  
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 BOCA RATON FL 33431-3351



**JPMorgan Classic Business Checking**

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Primary Account: 000000478015220

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

000000478015220

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

### 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 5/1/14 to 5/30/14

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Primary Account: 000000478015220

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

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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 3/1/14 to 3/31/14

## Asset Account

### J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
Online access	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

### Table of Contents

Page

Account Summary	2
Portfolio Activity	5

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

J.P. Morgan

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Page 1 of 6

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 8/1/14 to 8/31/14

## 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	559,212.24	559,213.13	0.89	55.92	100%
<b>Market Value</b>	<b>\$559,212.24</b>	<b>\$559,213.13</b>	<b>\$0.89</b>	<b>\$55.92</b>	<b>100%</b>
Accruals	0.89	4.65	3.76		
<b>Market Value with Accruals</b>	<b>\$559,213.13</b>	<b>\$559,217.78</b>	<b>\$4.65</b>		

<b>Portfolio Activity</b>	<b>Current Period Value</b>	<b>Year-to-Date Value</b>
<b>Beginning Market Value</b>	<b>559,212.24</b>	<b>0.00</b>
Contributions		30,851.06
Withdrawals & Fees		(9,754.88)
Securities Transferred In		900,861.06
Securities Transferred Out		(364,510.64)
<b>Net Contributions/Withdrawals</b>	<b>\$0.00</b>	<b>\$557,446.60</b>
Income & Distributions	0.89	247.49
Change In Investment Value		1,519.04
<b>Ending Market Value</b>	<b>\$559,213.13</b>	<b>\$559,213.13</b>
Accruals	4.65	4.65
<b>Market Value with Accruals</b>	<b>\$559,217.78</b>	<b>\$559,217.78</b>



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 8/1/14 to 8/31/14

**Account Summary** CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions		246.60
Interest Income	0.89	0.89
<b>Taxable Income</b>	<b>\$0.89</b>	<b>\$247.49</b>

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss		127.35
LT Realized Gain/Loss		196,341.09
<b>Realized Gain/Loss</b>		<b>\$196,468.44</b>



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24740730450010068203



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 8/1/14 to 8/31/14

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	559,213.13	559,213.13	559,213.13		55.92 4.65	0.01% <sup>1</sup>





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 8/1/14 to 8/31/14

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>559,212.24</b>	--
<b>INFLOWS</b>		
Income	0.89	247.49
Contributions		30,851.06
<b>Total Inflows</b>	<b>\$0.89</b>	<b>\$31,098.55</b>
<b>OUTFLOWS **</b>		
Withdrawals		(9,754.88)
<b>Total Outflows</b>	<b>\$0.00</b>	<b>(\$9,754.88)</b>
<b>TRADE ACTIVITY</b>		
Settled Sales/Maturities/Redemptions		537,869.46
<b>Total Trade Activity</b>	<b>\$0.00</b>	<b>\$537,869.46</b>
<b>Ending Cash Balance</b>	<b>\$559,213.13</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

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In		900,861.06
Securities Transferred Out		(364,510.64)



24640735880130068204  
24740730450010068204



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 8/1/14 to 8/31/14

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
8/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 07/01/14 - 07/31/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$106,484.00 AS OF 08/01/14			0.89



For the Period 8/1/14 to 8/31/14

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

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

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

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

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

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

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

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

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

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

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

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

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

**Offshore Deposits - London and Nassau**





For the Period 8/1/14 to 8/31/14

**Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).**

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

<b>Investment Products: Not FDIC Insured -No Bank Guarantee -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)**

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



For the Period 8/1/14 to 8/31/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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



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J.P. Morgan  
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ESTATE OF SIMON BERNSTEIN  
BENJAMIN P. BROWN, CURATOR  
MATWICZYK & BROWN LLP  
625 N FLAGLER DR STE 401  
WEST PALM BEACH FL 33401







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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 7/1/14 to 7/31/14

## Asset Account

### J.P. Morgan Team

Dani Comart	Banker	561/995-5057
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
<b>Online access</b>	<b>www.jpmorganonline.com</b>	

### Table of Contents

	Page
Account Summary	2
Portfolio Activity	5

### Client News

Enclosed is a copy of the privacy notice for J.P. Morgan Clearing Corp., the registered broker-dealer that provides clearing and settlement services on your brokerage or margin account(s) that are included in this statement.

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



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

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

## Account Summary

<b>Asset Allocation</b>	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	49,420.65	0.00	(49,420.65)		
Cash & Fixed Income	124,504.06	559,212.24	434,708.18	55.92	100%
<b>Market Value</b>	<b>\$173,924.71</b>	<b>\$559,212.24</b>	<b>\$385,287.53</b>	<b>\$55.92</b>	<b>100%</b>
Accruals	0.00	0.89	0.89		
<b>Market Value with Accruals</b>	<b>\$173,924.71</b>	<b>\$559,213.13</b>	<b>\$385,288.42</b>		

<b>Portfolio Activity</b>	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>173,924.71</b>	<b>0.00</b>
Contributions	16,096.18	30,851.06
Withdrawals & Fees		(9,754.88)
Securities Transferred In	365,987.46	900,861.06
Securities Transferred Out		(364,510.64)
<b>Net Contributions/Withdrawals</b>	<b>\$382,083.64</b>	<b>\$557,446.60</b>
Income & Distributions		246.60
Change In Investment Value	3,203.89	1,519.04
<b>Ending Market Value</b>	<b>\$559,212.24</b>	<b>\$559,212.24</b>
Accruals	0.89	0.89
<b>Market Value with Accruals</b>	<b>\$559,213.13</b>	<b>\$559,213.13</b>



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 7/1/14 to 7/31/14

## Account Summary CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions		246.60
<b>Taxable Income</b>		<b>\$246.60</b>

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss	127.35	127.35
LT Realized Gain/Loss	196,341.09	196,341.09
<b>Realized Gain/Loss</b>	<b>\$196,468.44</b>	<b>\$196,468.44</b>



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 7/1/14 to 7/31/14

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	559,212.24	559,212.24	559,212.24		55.92 0.89	0.01% <sup>1</sup>



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 7/1/14 to 7/31/14

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	5,246.60	--
<b>INFLOWS</b>		
Income		246.60
Contributions	16,096.18	30,851.06
<b>Total Inflows</b>	<b>\$16,096.18</b>	<b>\$31,097.66</b>
<b>OUTFLOWS **</b>		
Withdrawals		(9,754.88)
<b>Total Outflows</b>	<b>\$0.00</b>	<b>(\$9,754.88)</b>
<b>TRADE ACTIVITY</b>		
Settled Sales/Maturities/Redemptions	537,869.46	537,869.46
<b>Total Trade Activity</b>	<b>\$537,869.46</b>	<b>\$537,869.46</b>
<b>Ending Cash Balance</b>	<b>\$559,212.24</b>	<b>--</b>

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In	365,987.46	900,861.06
Securities Transferred Out		(364,510.64)

\* Year to date information is calculated on a calendar year basis.

\*\* Your account's standing instructions use a HIGH COST method for relieving assets from your position



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 7/1/14 to 7/31/14

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Amount
<b>Contributions</b>				
7/16	IRA Cash Transfer	ASSET TRANSFER FROM A/C W32585007		11,096.18
7/22	IRA Cash Transfer	TRANSFER FROM ASSET A/C TO ASSET A/C. AS OF 07/16/14		5,000.00
<b>Total Contributions</b>				<b>\$16,096.18</b>

### SECURITIES TRANSFERRED IN/OUT

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred In</b>				
7/16	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER FROM A/C W32585007 (ID: 46428Q-10-9)	1,289.000 14,574.94	25,625.32
7/16	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-16-8)	913.000 32,299.02	69,305.83
7/16	IRA NonCashTransfr	ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-24-2)	118.000 11,684.92	14,003.06
7/16	IRA NonCashTransfr	1 SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-39-0)	463.000 12,587.31	18,557.04



**EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004**  
**For the Period 7/1/14 to 7/31/14**

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred In</b>				
7/16	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-59-8)	585.000 27,138.89	59,248.80
7/16	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER FROM A/C W32585007 (ID: 464287-61-4)	806.000 32,403.66	73,305.70
7/16	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER FROM A/C W32585007 (ID: 78464A-10-2)	477.000 17,877.74	45,854.01
7/16	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER FROM A/C W32585007 (ID: 81369Y-50-6)	200.000 15,219.74	19,764.00
7/16	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER FROM A/C W32585007 (ID: 92204A-50-4)	361.000 16,876.22	40,323.70
<b>Total Securities Transferred In</b>				<b>\$365,987.46</b>

**TRADE ACTIVITY**

Note: **L** indicates Long Term Realized Gain/Loss                      **S** indicates Short Term Realized Gain/Loss  
 \*\* Realized Gain/Loss and tax cost are shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the sale. Please contact your J.P. Morgan team for additional information.

Trade Date Settle Date	Type Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
<b>Settled Sales/Maturities/Redemptions</b>							
7/23	Sale	LOOMIS SAYLES FDS I BOND FD RETAIL	(7,524.130)	15.92	119,784.15	N/A **	N/A
7/24	High Cost	(ID: 543495-83-2)					



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 7/1/14 to 7/31/14

Trade Date	Type	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settle Date	Selection Method						
<b>Settled Sales/Maturities/Redemptions</b>							
7/23	Sale	GATEWAY FUND-A (ID: 367829-20-7)	(847.831)	29.65	25,138.19	(20,049.95)	5,078.68 L
7/24	High Cost						9.56 S
7/23	Sale	T ROWE PRICE NEW ASIA (ID: 77956H-50-0)	(1,401.411)	17.77	24,903.07	(20,904.48)	3,880.80 L
7/24	High Cost						117.79 S
7/23	Sale	ISHARES SILVER TRUST @ 20.09 25,896.01	(1,289.000)	19.99	25,766.53	(14,574.94)	11,191.59 L
7/28	High Cost	BROKERAGE 128.90 TAX &/OR SEC .58 J.P. MORGAN SECURITIES LLC (ID: 46428Q-10-9)					
7/23	Sale	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 75.72	(913.000)	75.609	69,030.83	(32,299.02)	36,731.81 L
7/28	High Cost	69,132.36 BROKERAGE 100.00 TAX &/OR SEC 1.53 J.P. MORGAN SECURITIES LLC (ID: 464287-16-8)					
7/23	Sale	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND	(118.000)	118.615	13,996.55	(11,684.92)	2,311.63 L
7/28	High Cost	FUND @ 119.465 14,096.87 BROKERAGE 100.00 TAX &/OR SEC .32 J.P. MORGAN SECURITIES LLC (ID: 464287-24-2)					
7/23	Sale	1 SHARES S&P LATIN AMERICAN 40 INDEX FUND @	(463.000)	40.523	18,762.20	(12,587.31)	6,174.89 L
7/28	High Cost	40.74 18,862.62 BROKERAGE 100.00 TAX &/OR SEC .42 J.P. MORGAN SECURITIES LLC (ID: 464287-39-0)					
7/23	Sale	ISHARES RUSSELL 1000 VALUE INDEX FUND @	(585.000)	101.859	59,587.23	(27,138.89)	32,448.34 L
7/28	High Cost	102.031709 59,688.55 BROKERAGE 100.00 TAX &/OR SEC 1.32 J.P. MORGAN SECURITIES LLC (ID: 464287-59-8)					
7/23	Sale	ISHARES CORE U.S. GROWTH ETF @ 91.68 73,894.08	(806.000)	91.554	73,792.44	(32,403.66)	41,388.78 L
7/28	High Cost	BROKERAGE 100.00 TAX &/OR SEC 1.64 J.P. MORGAN SECURITIES LLC (ID: 464287-61-4)					
7/23	Sale	MORGAN STANLEY TECHNOLOGY ETF @ 97.22 46,373.94	(477.000)	97.008	46,272.91	(17,877.74)	28,395.17 L
7/28	High Cost	BROKERAGE 100.00 TAX &/OR SEC 1.03 J.P. MORGAN SECURITIES LLC (ID: 78464A-10-2)					





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 7/1/14 to 7/31/14

Trade Date	Type			Per Unit			Realized
Settle Date	Selection Method	Description	Quantity	Amount	Proceeds	Tax Cost	Gain/Loss
<b>Settled Sales/Maturities/Redemptions</b>							
7/23	Sale	SECTOR SPDR TRUST S/B/I-ENERGY @ 100.27	(200.000)	99.768	19,953.55	(15,219.74)	4,733.81 L
7/28	High Cost	20,054.00 BROKERAGE 100.00 TAX &/OR SEC .45 J.P. MORGAN SECURITIES LLC (ID: 81369Y-50-6)					
7/23	Sale	VANGUARD HEALTH CARE ETF @ 113.52554 40,982.72	(361.000)	113.246	40,881.81	(16,876.22)	24,005.59 L
7/28	High Cost	BROKERAGE 100.00 TAX &/OR SEC .91 J.P. MORGAN SECURITIES LLC (ID: 92204A-50-4)					
<b>Total Settled Sales/Maturities/Redemptions</b>					<b>\$537,869.46</b>	<b>(\$221,616.87)</b>	<b>\$196,341.09 L</b> <b>\$127.35 S</b>

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

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

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

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

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**Offshore Deposits - London and Nassau**



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

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

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

#### Fund manager disclosure information available upon request

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

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

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

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

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

#### In Case of Errors or Questions About Your Electronic Transfers.



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

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

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





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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Asset Account

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### J.P. Morgan Team

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Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
<b>Online access</b>	<b><a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a></b>	

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### Table of Contents

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	Page
Account Summary	2
Holdings	
Equity	4
Cash & Fixed Income	6
Portfolio Activity	8

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



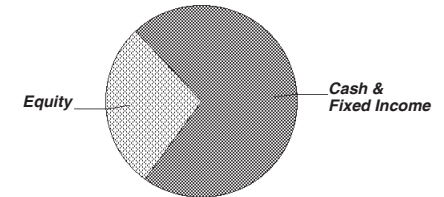


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	0.00	49,420.65	49,420.65	549.34	28%
Cash & Fixed Income	0.00	124,504.06	124,504.06	4,943.87	72%
<b>Market Value</b>	<b>\$0.00</b>	<b>\$173,924.71</b>	<b>\$173,924.71</b>	<b>\$5,493.21</b>	<b>100%</b>

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>0.00</b>	<b>0.00</b>
Contributions	14,754.88	14,754.88
Withdrawals & Fees	(9,754.88)	(9,754.88)
Securities Transferred In	534,873.60	534,873.60
Securities Transferred Out	(364,510.64)	(364,510.64)
<b>Net Contributions/Withdrawals</b>	<b>\$175,362.96</b>	<b>\$175,362.96</b>
Income & Distributions	246.60	246.60
Change In Investment Value	(1,684.85)	(1,684.85)
<b>Ending Market Value</b>	<b>\$173,924.71</b>	<b>\$173,924.71</b>

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	246.60	246.60
<b>Taxable Income</b>	<b>\$246.60</b>	<b>\$246.60</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$8,466.22</b>



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Account Summary CONTINUED

<b>Cost Summary</b>	<b>Cost</b>
Equity	40,954.43
Cash & Fixed Income	15,949.58
<b>Total</b>	<b>\$56,904.01</b>

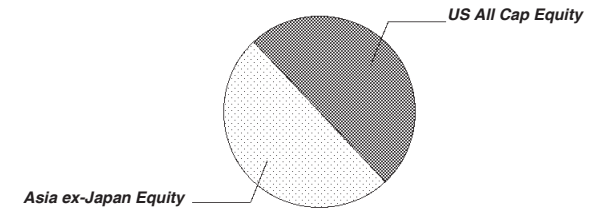


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US All Cap Equity	0.00	24,994.06	24,994.06	14%
Asia ex-Japan Equity	0.00	24,426.59	24,426.59	14%
<b>Total Value</b>	<b>\$0.00</b>	<b>\$49,420.65</b>	<b>\$49,420.65</b>	<b>28%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	49,420.65
Tax Cost	40,954.43
Unrealized Gain/Loss	8,466.22
Estimated Annual Income	549.34
Yield	1.11%

Equity as a percentage of your portfolio - 28 %

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US All Cap Equity</b>							
<b>GATEWAY FUND-A</b>	29.48	847.831	24,994.06	20,049.95	4,944.11	339.13	1.36%
367829-20-7 GATE X							



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> <u>Accrued Div.</u>	Yield
<b>Asia ex-Japan Equity</b>							
<b>T ROWE PRICE NEW ASIA</b> 77956H-50-0 PRAS X	17.43	1,401.411	24,426.59	20,904.48	3,522.11	210.21	0.86%

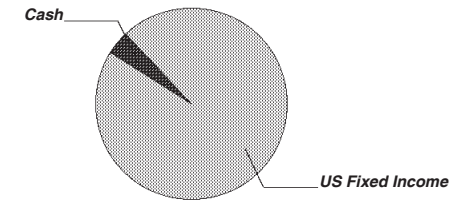


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	0.00	5,246.60	5,246.60	3%
US Fixed Income	0.00	119,257.46	119,257.46	69%
<b>Total Value</b>	<b>\$0.00</b>	<b>\$124,504.06</b>	<b>\$124,504.06</b>	<b>72%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	124,504.06
Tax Cost	15,949.58
Estimated Annual Income	4,943.87
Yield	3.97%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	124,504.06	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	5,246.60	4%
Mutual Funds	119,257.46	96%
<b>Total Value</b>	<b>\$124,504.06</b>	<b>100%</b>

Cash & Fixed Income as a percentage of your portfolio - 72 %



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

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.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

## Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	5,246.60	5,246.60	5,246.60		0.52	0.01% <sup>1</sup>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	15.85	7,524.13	119,257.46	10,702.98 **	N/A	4,943.35	4.15%



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>0.00</b>	--
<b>INFLOWS</b>		
Income	246.60	246.60
Contributions	14,754.88	14,754.88
<b>Total Inflows</b>	<b>\$15,001.48</b>	<b>\$15,001.48</b>
<b>OUTFLOWS **</b>		
Withdrawals	(9,754.88)	(9,754.88)
<b>Total Outflows</b>	<b>(\$9,754.88)</b>	<b>(\$9,754.88)</b>
<b>Ending Cash Balance</b>	<b>\$5,246.60</b>	--

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In	534,873.60	534,873.60
Securities Transferred Out	(364,510.64)	(364,510.64)

\* Year to date information is calculated on a calendar year basis.

\*\* Your account's standing instructions use a HIGH COST method for relieving assets from your position



## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
6/30	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.322615 PER SHARE (ID: 78464A-10-2)	477.000	0.323	153.89
6/30	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.46353 PER SHARE (ID: 81369Y-50-6)	200.000	0.464	92.71
<b>Total Income</b>					<b>\$246.60</b>
<b>Contributions</b>					
6/23	IRA Cash Transfer	ASSET TRANSFER FROM A/C W32585007			14,754.88
<b>Withdrawals</b>					
6/25	IRA Cash Transfer	ASSET TRANSFER TO A/C W32585007			(9,754.88)





## SECURITIES TRANSFERRED IN/OUT

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred In</b>				
6/23	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER FROM A/C W32585007 (ID: 46428Q-10-9)	1,289.000 14,574.94	25,818.67
6/23	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-16-8)	913.000 32,299.02	70,702.72
6/23	IRA NonCashTransfr	ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-24-2)	118.000 11,684.92	13,990.08
6/23	IRA NonCashTransfr	I SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-39-0)	463.000 12,587.31	18,121.82
6/23	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-59-8)	585.000 27,138.89	59,500.35
6/23	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER FROM A/C W32585007 (ID: 464287-61-4)	806.000 32,403.66	73,031.66
6/23	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER FROM A/C W32585007 (ID: 78464A-10-2)	477.000 17,877.74	45,286.38
6/23	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER FROM A/C W32585007 (ID: 81369Y-50-6)	200.000 15,219.74	20,186.00
6/23	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER FROM A/C W32585007 (ID: 92204A-50-4)	361.000 16,876.22	40,247.89
6/26	IRA NonCashTransfr	GATEWAY FUND-A ASSET TRANSFER FROM A/C W32585007 AS OF 06/25/14 (ID: 367829-20-7)	844.986 19,983.06	24,884.84
6/26	IRA NonCashTransfr	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER FROM A/C W32585007 AS OF 06/25/14 (ID: 543495-83-2)	7,503.169 10,702.98	118,625.10



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred In</b>				
6/26	IRA NonCashTransfr	T ROWE PRICE NEW ASIA ASSET TRANSFER FROM A/C W32585007 AS OF 06/25/14 (ID: 77956H-50-0)	1,401.411 20,904.48	24,062.23
6/30	Receipt of Assets	GATEWAY FUND-A ASSET TRANSFER FROM A/C W32585-0 JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO AS OF 06/26/14 (ID: 367829-20-7)	2.845 66.89	83.84
6/30	Receipt of Assets	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER FROM A/C W32585-0 JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO AS OF 06/26/14 (ID: 543495-83-2)	20.961 0.00	332.02
<b>Total Securities Transferred In</b>				<b>\$534,873.60</b>
<b>Securities Transferred Out</b>				
6/25	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER TO A/C W32585007 (ID: 46428Q-10-9)	(1,289.000) 14,574.94	(25,883.12)
6/25	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-16-8)	(913.000) 32,299.02	(69,853.63)
6/25	IRA NonCashTransfr	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-24-2)	(118.000) 11,684.92	(14,047.90)
6/25	IRA NonCashTransfr	I SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-39-0)	(463.000) 12,587.31	(17,876.43)
6/25	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-59-8)	(585.000) 27,138.89	(59,049.90)
6/25	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER TO A/C W32585007 (ID: 464287-61-4)	(806.000) 32,403.66	(72,604.48)



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred Out</b>				
6/25	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER TO A/C W32585007 (ID: 78464A-10-2)	(477.000) 17,877.74	(45,310.23)
6/25	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER TO A/C W32585007 (ID: 81369Y-50-6)	(200.000) 15,219.74	(19,832.00)
6/25	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER TO A/C W32585007 (ID: 92204A-50-4)	(361.000) 16,876.22	(40,052.95)
<b>Total Securities Transferred Out</b>				<b>(\$364,510.64)</b>



For the Period 6/1/14 to 6/30/14

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

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

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

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

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

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

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

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

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

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

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

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

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

**Offshore Deposits - London and Nassau**



For the Period 6/1/14 to 6/30/14

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<b>Investment Products: Not FDIC Insured -No Bank Guarantee -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)**

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



For the Period 6/1/14 to 6/30/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES**

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

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Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.





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

Primary Account: 000000478018083  
 For the Period 3/1/14 to 3/31/14

**J.P. Morgan Team**

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

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 SIMON L BERNSTEIN TRUST AGREEMENT,  
 ROBERT L SPALLINA AND DONALD R  
 TESCHER TRUSTEES  
 4855 TECHNOLOGY WAY  
 SUITE 720  
 BOCA RATON FL 33431-3351

**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
Beginning Balance		30,177.17
Ending Balance	0	\$30,177.17

*Please note this account had no activity during this statement period. The date of last activity for this account was 01/15/14.*



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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Asset Account

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### J.P. Morgan Team

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Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938

**Online access** [www.jpmorganonline.com](http://www.jpmorganonline.com)

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### Table of Contents

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Page

Account Summary	2
Holdings	
Equity	4
Alternative Assets	7
Cash & Fixed Income	9
Portfolio Activity	11

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

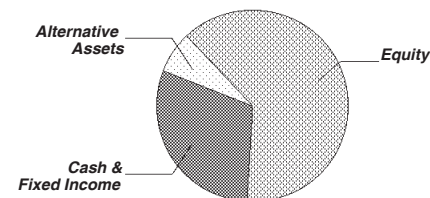


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	280,438.01	326,370.29	45,932.28	6,290.15	63%
Alternative Assets	51,289.43	38,664.03	(12,625.40)	254.54	7%
Cash & Fixed Income	187,538.84	151,697.32	(35,841.52)	7,176.54	30%
<b>Market Value</b>	<b>\$519,266.28</b>	<b>\$516,731.64</b>	<b>(\$2,534.64)</b>	<b>\$13,721.23</b>	<b>100%</b>
Accruals	0.09	100.34	100.25		
<b>Market Value with Accruals</b>	<b>\$519,266.37</b>	<b>\$516,831.98</b>	<b>(\$2,434.39)</b>		

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>519,266.28</b>	<b>481,007.50</b>
Withdrawals & Fees	(50,000.00)	
<b>Net Contributions/Withdrawals</b>	<b>(\$50,000.00)</b>	<b>\$0.00</b>
Income & Distributions	15,131.38	8,838.65
Change In Investment Value	32,333.98	26,885.49
<b>Ending Market Value</b>	<b>\$516,731.64</b>	<b>\$516,731.64</b>
Accruals	100.34	100.34
<b>Market Value with Accruals</b>	<b>\$516,831.98</b>	<b>\$516,831.98</b>



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Account Summary CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	15,131.25	8,838.65
Interest Income	0.13	
<b>Taxable Income</b>	<b>\$15,131.38</b>	<b>\$8,838.65</b>

<b>Cost Summary</b>	Cost
Equity	194,169.15
Cash & Fixed Income	45,206.62
<b>Total</b>	<b>\$239,375.77</b>

	Current Period Value	Year-to-Date Value
LT Capital Gain Distributions	1,744.17	
<b>Realized Gain/Loss</b>	<b>\$1,744.17</b>	
		To-Date Value
<b>Unrealized Gain/Loss</b>		<b>\$148,372.46</b>



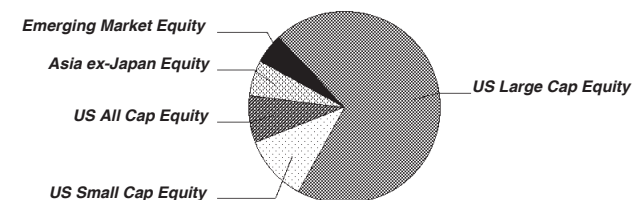
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	192,980.67	229,634.56	36,653.89	44%
US Small Cap Equity	25,443.28	33,623.54	8,180.26	7%
US All Cap Equity	22,558.21	23,600.38	1,042.17	5%
Asia ex-Japan Equity	20,204.31	21,792.80	1,588.49	4%
Emerging Market Equity	19,251.54	17,719.01	(1,532.53)	3%
<b>Total Value</b>	<b>\$280,438.01</b>	<b>\$326,370.29</b>	<b>\$45,932.28</b>	<b>63%</b>

Market Value/Cost	Current Period Value
Market Value	326,370.29
Tax Cost	194,169.15
Unrealized Gain/Loss	132,201.14
Estimated Annual Income	6,290.15
Yield	1.92%

### Asset Categories



Equity as a percentage of your portfolio - 63 %

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	86.20	585.000	50,427.00	27,138.89	23,288.11	1,053.00	2.09%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	78.20	806.000	63,029.20	32,403.66	30,625.54	964.78	1.53%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	66.34	913.000	60,568.42	32,299.02	28,269.40	1,996.73	3.30%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	81.82	477.000	39,028.14	17,877.74	21,150.40	423.09	1.08%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	82.91	200.000	16,581.80	15,219.74	1,362.06	299.00	1.80%
<b>Total US Large Cap Equity</b>			<b>\$229,634.56</b>	<b>\$124,939.05</b>	<b>\$104,695.51</b>	<b>\$4,736.60</b>	<b>2.06%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	93.14	361.000	33,623.54	16,876.22	16,747.32	432.47	1.29%
<b>US All Cap Equity</b>							
GATEWAY FUND-A 367829-20-7 GATE X	28.12	839.274	23,600.38	19,801.44	3,798.94	386.90	1.64%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> Accrued Div.	Yield
<b>Asia ex-Japan Equity</b>							
<b>T ROWE PRICE NEW ASIA</b> 77956H-50-0 PRAS X	16.24	1,341.921	21,792.80	19,965.13	1,827.67	214.70	0.99%
<b>Emerging Market Equity</b>							
<b>I SHARES S&amp;P LATIN AMERICAN 40</b> INDEX FUND 464287-39-0 ILF	38.27	463.000	17,719.01	12,587.31	5,131.70	519.48	2.93%

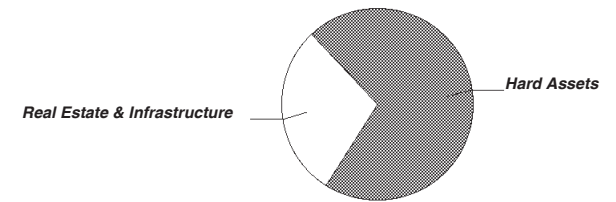




## Alternative Assets Summary

<b>Asset Categories</b>	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Real Estate & Infrastructure	11,601.12	11,723.93	122.81	2%
Hard Assets	39,688.31	26,940.10	(12,748.21)	5%
<b>Total Value</b>	<b>\$51,289.43</b>	<b>\$38,664.03</b>	<b>(\$12,625.40)</b>	<b>7%</b>

### Asset Categories



## Alternative Assets Detail

Alternative Assets as a percentage of your portfolio - 7 %



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

	Quantity/Original Commitment Amount	Cost/Net Capital Called Since Inception	Net Distributions Since Inception	Estimated Value	Est. Annual Inc. Accrued Div.	Yield
<b>Real Estate &amp; Infrastructure</b>						
JPM US REAL ESTATE FD - SEL FUND 3037 4812C0-61-3 SUIE X	737.82	12,036.76		11,723.93	254.54 100.34	2.17%

Amounts shown above under "Estimated Value" for private equity funds are estimates based on the latest fund values received from each underlying fund, which value may be as of a date (underlying fund value date) prior to the period covered by this statement. The values provided by the underlying fund have been adjusted for any cash flows between your account and such fund that have occurred subsequent to the underlying fund value date to derive the "Estimated Value". Therefore, such "Estimated Value" may not reflect the value of your interest shown on any fund's actual books and records as of the date of this statement. For additional information, please contact your J.P. Morgan representative.

For private equity funds, Estimated Values are based on estimates provided by the underlying funds that are generally presented on a US GAAP basis, which records investments at fair value, or "marked-to-market". Most of these underlying funds also present their audited financial statements on a US GAAP basis (i.e., "marked-to-market"). However, some of these underlying funds present their audited financial statements using the Income Tax Basis of Accounting, which records investments "at cost" based on the accrual basis of accounting for Federal income taxes. Where the underlying fund provides periodic estimates on a "marked-to-market" basis but reflects investments "at cost" in its audited financial statements, the marked-to-market Estimated Value shown herein for a private equity fund may be materially different from the value reflected on such fund's audited financial statements (which are also based on the audited financial statements of the underlying fund).

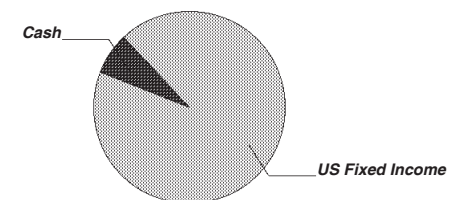
	Price	Quantity	Estimated Value	Cost	Est. Annual Income Accrued Income
<b>Hard Assets</b>					
ISHARES SILVER TRUST 46428Q-10-9 SLV	20.90	1,289.000	26,940.10	14,574.94	



## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	51,105.98	9,246.22	(41,859.76)	2%
US Fixed Income	136,432.86	142,451.10	6,018.24	28%
<b>Total Value</b>	<b>\$187,538.84</b>	<b>\$151,697.32</b>	<b>(\$35,841.52)</b>	<b>30%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	151,697.32
Tax Cost	45,206.62
Unrealized Gain/Loss	4,118.99
Estimated Annual Income	7,176.54
Yield	4.73%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	151,697.32	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	9,246.22	6%
Mutual Funds	142,451.10	94%
<b>Total Value</b>	<b>\$151,697.32</b>	<b>100%</b>

Cash & Fixed Income as a percentage of your portfolio - 30 %



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Note: <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.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

## Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Cash</b>							
<b>US DOLLAR</b>	1.00	9,246.22	9,246.22	9,246.22		0.92	0.01% <sup>1</sup>
<b>US Fixed Income</b>							
<b>LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2</b>	15.02	7,254.51	108,962.70	6,590.99 **	N/A	5,876.15	5.39%
<b>ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2</b>	113.52	295.00	33,488.40	29,369.41	4,118.99	1,299.47	3.88%
<b>Total US Fixed Income</b>			<b>\$142,451.10</b>	<b>\$35,960.40</b>	<b>\$4,118.99</b>	<b>\$7,175.62</b>	<b>5.04%</b>



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Portfolio Activity Summary

<b>Transactions</b>	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>12,398.85</b>	--
<b>INFLOWS</b>		
Income	15,131.38	8,838.65
<b>Total Inflows</b>	<b>\$15,131.38</b>	<b>\$8,838.65</b>
<b>OUTFLOWS **</b>		
Withdrawals	(50,000.00)	
<b>Total Outflows</b>	<b>(\$50,000.00)</b>	<b>\$0.00</b>
<b>TRADE ACTIVITY</b>		
Settled Sales/Maturities/Redemptions	40,451.30	
Settled Securities Purchased	(8,735.31)	(3,916.00)
<b>Total Trade Activity</b>	<b>\$31,715.99</b>	<b>(\$3,916.00)</b>
<b>Ending Cash Balance</b>	<b>\$9,246.22</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



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
9/4	Interest Income	DEPOSIT SWEEP INTEREST FOR AUG. @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$10,264.89 AS OF 09/01/12			0.09
9/10	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.384683 PER SHARE (ID: 464287-24-2)	295.000	0.385	113.48
9/24	Div Domestic	GATEWAY TRUST FUND @ 0.101 PER SHARE AS OF 09/21/12 (ID: 367829-20-7)	825.426	0.101	83.72
9/25	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.052 PER SHARE AS OF 09/24/12 (ID: 543495-83-2)	6,875.480	0.052	356.97
9/28	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.414881 PER SHARE (ID: 464287-59-8)	585.000	0.415	242.71
9/28	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.257749 PER SHARE (ID: 464287-61-4)	806.000	0.258	207.75
10/1	Interest Income	DEPOSIT SWEEP INTEREST FOR SEPT @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$2,359.83 AS OF 10/01/12			0.02
10/1	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.11545 PER SHARE (ID: 4812C0-61-3)	629.811	0.115	72.71
10/1	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.528472 PER SHARE (ID: 464287-16-8)	913.000	0.528	482.49
10/3	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.073708 PER SHARE (ID: 78464A-10-2)	477.000	0.074	35.16
10/3	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.33369 PER SHARE (ID: 81369Y-50-6)	200.000	0.334	66.74



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
10/5	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.383809 PER SHARE (ID: 464287-24-2)	295.000	0.384	113.22
10/24	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.060 PER SHARE AS OF 10/23/12 (ID: 543495-83-2)	6,903.028	0.06	413.22
11/1	Interest Income	DEPOSIT SWEEP INTEREST FOR OCT. @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$2,346.45 AS OF 11/01/12			0.02
11/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.378397 PER SHARE (ID: 464287-24-2)	295.000	0.378	111.63
11/23	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.056 PER SHARE AS OF 11/21/12 (ID: 543495-83-2)	6,929.007	0.056	386.57
12/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.366094 PER SHARE (ID: 464287-24-2)	295.000	0.366	108.00
12/19	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.06821 PER SHARE (ID: 4812C0-61-3)	727.592	0.068	49.63
12/19	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.194 PER SHARE AS OF 12/18/12 (ID: 543495-83-2)	7,019.578	0.194	1,359.47
12/20	STCapitalGain Dist	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND 12/19/12 SHORT TERM CAPITAL GAINS @ 0.010 PER SHARE AS OF 12/19/12 (ID: 77956H-50-0)	1,341.921	0.01	13.11
12/20	Div Domestic	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND @ 0.160 PER SHARE AS OF 12/19/12 (ID: 77956H-50-0)	1,341.921	0.156	209.78
12/24	Div Domestic	I SHARES S&P LATIN AMERICAN 40 INDEX FUND @ 0.347694 PER SHARE (ID: 464287-39-0)	463.000	0.348	160.98
12/24	Div Domestic	GATEWAY TRUST FUND @ 0.160 PER SHARE AS OF 12/21/12 (ID: 367829-20-7)	830.315	0.16	132.73



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
12/26	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.551103 PER SHARE (ID: 464287-16-8)	913.000	0.551	503.16
12/26	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.520638 PER SHARE (ID: 464287-59-8)	585.000	0.521	304.57
12/26	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.412311 PER SHARE (ID: 464287-61-4)	806.000	0.412	332.32
12/27	Div Domestic	VANGUARD HEALTH CARE ETF @ 1.198 PER SHARE (ID: 92204A-50-4)	361.000	1.198	432.48
1/2	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.362035 PER SHARE (ID: 464287-24-2)	295.000	0.362	106.80
1/3	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.37095 PER SHARE (ID: 81369Y-50-6)	200.000	0.371	74.19
1/3	Div Domestic	I SHARES S&P LATIN AMERICAN 40 INDEX FUND @ 0.146181 PER SHARE (ID: 464287-39-0)	463.000	0.146	67.68
1/4	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.224598 PER SHARE (ID: 78464A-10-2)	477.000	0.225	107.13
1/30	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.050 PER SHARE AS OF 01/29/13 (ID: 543495-83-2)	7,042.854	0.05	355.19
2/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.370505 PER SHARE (ID: 464287-24-2)	295.000	0.371	109.30
2/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.056 PER SHARE AS OF 02/26/13 (ID: 543495-83-2)	7,068.914	0.056	392.99
3/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.374228 PER SHARE (ID: 464287-24-2)	295.000	0.374	110.40
3/25	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.133106 PER SHARE (ID: 78464A-10-2)	477.000	0.133	63.49





JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
3/25	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.3571 PER SHARE (ID: 81369Y-50-6)	200.000	0.357	71.42
3/25	Div Domestic	GATEWAY TRUST FUND @ 0.091 PER SHARE AS OF 03/22/13 (ID: 367829-20-7)	833.048	0.092	76.22
3/28	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.055 PER SHARE AS OF 03/27/13 (ID: 543495-83-2)	7,094.767	0.056	393.74
4/1	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.09489 PER SHARE (ID: 4812C0-61-3)	730.755	0.095	69.34
4/1	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.562143 PER SHARE (ID: 464287-16-8)	913.000	0.562	513.24
4/1	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.387985 PER SHARE (ID: 464287-59-8)	585.000	0.388	226.97
4/1	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.229544 PER SHARE (ID: 464287-61-4)	806.000	0.23	185.01
4/5	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.368186 PER SHARE (ID: 464287-24-2)	295.000	0.368	108.61
4/29	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.054 PER SHARE AS OF 04/26/13 (ID: 543495-83-2)	7,119.839	0.054	387.37
5/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.362131 PER SHARE (ID: 464287-24-2)	295.000	0.362	106.83
5/30	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.063 PER SHARE AS OF 05/29/13 (ID: 543495-83-2)	7,149.048	0.063	450.69
6/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.361012 PER SHARE (ID: 464287-24-2)	295.000	0.361	106.50
6/24	Div Domestic	GATEWAY FUND-A @ 0.104 PER SHARE AS OF 06/21/13 (ID: 367829-20-7)	836.180	0.104	86.97



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
6/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.052 PER SHARE AS OF 06/26/13 (ID: 543495-83-2)	7,174.532	0.052	374.61
7/1	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.06669 PER SHARE (ID: 4812C0-61-3)	734.870	0.067	49.01
7/1	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.313839 PER SHARE (ID: 78464A-10-2)	477.000	0.314	149.70
7/1	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.37438 PER SHARE (ID: 81369Y-50-6)	200.000	0.374	74.88
7/2	Div Domestic	I SHARES S&P LATIN AMERICAN 40 INDEX FUND @ 0.628346 PER SHARE (ID: 464287-39-0)	463.000	0.628	290.92
7/2	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.53687 PER SHARE (ID: 464287-16-8)	913.000	0.537	490.16
7/8	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.363339 PER SHARE (ID: 464287-24-2)	295.000	0.363	107.19
7/9	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.471359 PER SHARE (ID: 464287-59-8)	585.000	0.471	275.75
7/9	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.291485 PER SHARE (ID: 464287-61-4)	806.000	0.291	234.94
7/30	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.056 PER SHARE AS OF 07/29/13 (ID: 543495-83-2)	7,201.347	0.056	402.49
8/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.349839 PER SHARE (ID: 464287-24-2)	295.000	0.35	103.20
8/29	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.060 PER SHARE AS OF 08/28/13 (ID: 543495-83-2)	7,230.916	0.06	434.96
9/9	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.365859 PER SHARE (ID: 464287-24-2)	295.000	0.366	107.93



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
9/26	Div Domestic	GATEWAY FUND-A @ 0.104 PER SHARE AS OF 09/25/13 (ID: 367829-20-7)	839.274	0.104	87.38
9/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.049 PER SHARE AS OF 09/26/13 (ID: 543495-83-2)	7,254.507	0.049	355.04
9/30	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.215785 PER SHARE (ID: 78464A-10-2)	477.000	0.216	102.93
9/30	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.39266 PER SHARE (ID: 81369Y-50-6)	200.000	0.393	78.53
9/30	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.537271 PER SHARE (ID: 464287-16-8)	913.000	0.537	490.53
9/30	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.420101 PER SHARE (ID: 464287-59-8)	585.000	0.42	245.76
9/30	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.263847 PER SHARE (ID: 464287-61-4)	806.000	0.264	212.66
<b>Total Income</b>					<b>\$15,131.38</b>

Settle Date	Type Selection Method	Description	Quantity Cost	Amount
<b>Withdrawals</b>				
9/4	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED		(50,000.00)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## TRADE ACTIVITY

Note: L indicates Long Term Realized Gain/Loss

\* Settled transaction was initiated in prior statement period and settled in current statement period

Trade Date Settle Date	Type Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
<b>Settled Sales/Maturities/Redemptions</b>							
8/29 9/4	Sale High Cost	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 70.56 38,808.00 BROKERAGE 100.00 TAX &/OR SEC .87 J.P. MORGAN SECURITIES LLC (ID: 464287-59-8)	(550.000)	70.377	38,707.13	(26,181.92)	12,525.21 L *
12/7 12/7	LT Capital Gain Distribution	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND LONG TERM CAPITAL GAINS @ 0.009392 (ID: 464287-24-2)	295.000	0.009	2.77		
12/14 12/14	LT Capital Gain Distribution	JPM US REAL ESTATE FD - SEL FUND 3037 LONG TERM CAPITAL GAINS @ 2.29224 (ID: 4812C0-61-3)	633.854	2.292	1,452.95		
12/20 12/20	LT Capital Gain Distribution	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND 12/19/12 LONG TERM CAPITAL GAINS @ 0.220 PER SHARE AS OF 12/19/12 (ID: 77956H-50-0)	1,341.921	0.215	288.45		
<b>Total Settled Sales/Maturities/Redemptions</b>					<b>\$40,451.30</b>	<b>(\$26,181.92)</b>	<b>\$12,525.21 L</b>

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
9/24 9/24	Purchase	GATEWAY TRUST FUND INCOME DIVIDEND @ 0.101 PER SHAR REINVESTED @ \$27.59 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/21/12 (ID: 367829-20-7)	3.034	27.594	(83.72)
9/25 9/25	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.052 PER SHAR REINVESTED @ \$14.99 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/24/12 (ID: 543495-83-2)	23.814	14.99	(356.97)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
10/1 10/1	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 17.98 PER SHARE (ID: 4812C0-61-3)	4.043	17.984	(72.71)
10/24 10/24	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.060 PER SHAR REINVESTED @ \$15.00 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 10/23/12 (ID: 543495-83-2)	27.548	15.00	(413.22)
11/23 11/23	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.056 PER SHAR REINVESTED @ \$14.88 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 11/21/12 (ID: 543495-83-2)	25.979	14.88	(386.57)
12/14 12/14	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 15.50 PER SHARE (ID: 4812C0-61-3)	93.738	15.50	(1,452.95)
12/19 12/19	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 15.69 PER SHARE (ID: 4812C0-61-3)	3.163	15.691	(49.63)
12/19 12/19	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.194 PER SHAR REINVESTED @ \$15.01 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/18/12 (ID: 543495-83-2)	90.571	15.01	(1,359.47)
12/20 12/20	Purchase	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND SHORT TERM CAP GAINS @ 0.010 REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/19/12 (ID: 77956H-50-0)	0.790	16.595	(13.11)
12/20 12/20	Purchase	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND LONG TERM CAP GAINS @ 0.220 REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/19/12 (ID: 77956H-50-0)	17.377	16.60	(288.45)
12/20 12/20	Purchase	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND INCOME DIVIDEND @ 0.160 PER SHAR REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/19/12 (ID: 77956H-50-0)	12.637	16.60	(209.78)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
12/24 12/24	Purchase	GATEWAY TRUST FUND INCOME DIVIDEND @ 0.160 PER SHAR REINVESTED @ \$27.15 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/21/12 (ID: 367829-20-7)	4.889	27.149	(132.73)
1/30 1/30	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.050 PER SHAR REINVESTED @ \$15.26 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 01/29/13 (ID: 543495-83-2)	23.276	15.26	(355.19)
2/27 2/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.056 PER SHAR REINVESTED @ \$15.08 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 02/26/13 (ID: 543495-83-2)	26.060	15.08	(392.99)
3/25 3/25	Purchase	GATEWAY TRUST FUND INCOME DIVIDEND @ 0.091 PER SHAR REINVESTED @ \$27.89 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 03/22/13 (ID: 367829-20-7)	2.733	27.889	(76.22)
3/28 3/28	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.055 PER SHAR REINVESTED @ \$15.23 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 03/27/13 (ID: 543495-83-2)	25.853	15.23	(393.74)
4/1 4/1	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 16.85 PER SHARE (ID: 4812C0-61-3)	4.115	16.851	(69.34)
4/29 4/29	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.054 PER SHAR REINVESTED @ \$15.45 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 04/26/13 (ID: 543495-83-2)	25.072	15.45	(387.37)
5/30 5/30	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.063 PER SHAR REINVESTED @ \$15.43 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 05/29/13 (ID: 543495-83-2)	29.209	15.43	(450.69)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
6/24 6/24	Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.104 PER SHAR REINVESTED @ \$27.77 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/21/13 (ID: 367829-20-7)	3.132	27.768	(86.97)
6/27 6/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.052 PER SHAR REINVESTED @ \$14.70 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/26/13 (ID: 543495-83-2)	25.484	14.70	(374.61)
7/1 7/1	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 16.62 PER SHARE (ID: 4812C0-61-3)	2.948	16.625	(49.01)
7/30 7/30	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.056 PER SHAR REINVESTED @ \$15.01 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 07/29/13 (ID: 543495-83-2)	26.815	15.01	(402.49)
8/29 8/29	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.060 PER SHAR REINVESTED @ \$14.71 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/28/13 (ID: 543495-83-2)	29.569	14.71	(434.96)
9/26 9/26	Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.104 PER SHAR REINVESTED @ \$28.24 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/25/13 (ID: 367829-20-7)	3.094	28.242	(87.38)
9/27 9/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.049 PER SHAR REINVESTED @ \$15.05 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/26/13 (ID: 543495-83-2)	23.591	15.05	(355.04)
<b>Total Settled Securities Purchased</b>					<b>(\$8,735.31)</b>

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For the Period 9/1/12 to 9/30/13

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

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

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

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

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

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

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

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

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

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

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

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

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

**Offshore Deposits - London and Nassau**



For the Period 9/1/12 to 9/30/13

**Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).**

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

<b>Investment Products: Not FDIC Insured -No Bank Guarantee -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)**

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



For the Period 9/1/12 to 9/30/13

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.



For the Period 9/1/12 to 9/30/13

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### **PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES**

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.



For the Period 9/1/12 to 9/30/13

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Asset Account

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### J.P. Morgan Team

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Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938

**Online access** [www.jpmorganonline.com](http://www.jpmorganonline.com)

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### Table of Contents

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Page

Account Summary	2
Holdings	
Equity	4
Alternative Assets	7
Cash & Fixed Income	9
Portfolio Activity	11

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

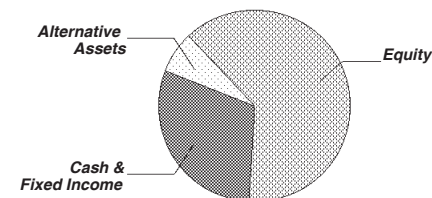


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	280,438.01	326,370.29	45,932.28	6,290.15	63%
Alternative Assets	51,289.43	38,664.03	(12,625.40)	254.54	7%
Cash & Fixed Income	187,538.84	151,697.32	(35,841.52)	7,176.54	30%
<b>Market Value</b>	<b>\$519,266.28</b>	<b>\$516,731.64</b>	<b>(\$2,534.64)</b>	<b>\$13,721.23</b>	<b>100%</b>
Accruals	0.09	100.34	100.25		
<b>Market Value with Accruals</b>	<b>\$519,266.37</b>	<b>\$516,831.98</b>	<b>(\$2,434.39)</b>		

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>519,266.28</b>	<b>481,007.50</b>
Withdrawals & Fees	(50,000.00)	
<b>Net Contributions/Withdrawals</b>	<b>(\$50,000.00)</b>	<b>\$0.00</b>
Income & Distributions	15,131.38	8,838.65
Change In Investment Value	32,333.98	26,885.49
<b>Ending Market Value</b>	<b>\$516,731.64</b>	<b>\$516,731.64</b>
Accruals	100.34	100.34
<b>Market Value with Accruals</b>	<b>\$516,831.98</b>	<b>\$516,831.98</b>



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Account Summary CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	15,131.25	8,838.65
Interest Income	0.13	
<b>Taxable Income</b>	<b>\$15,131.38</b>	<b>\$8,838.65</b>

	Current Period Value	Year-to-Date Value
LT Capital Gain Distributions	1,744.17	
<b>Realized Gain/Loss</b>	<b>\$1,744.17</b>	

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$148,372.46</b>

<b>Cost Summary</b>	Cost
Equity	194,169.15
Cash & Fixed Income	45,206.62
<b>Total</b>	<b>\$239,375.77</b>



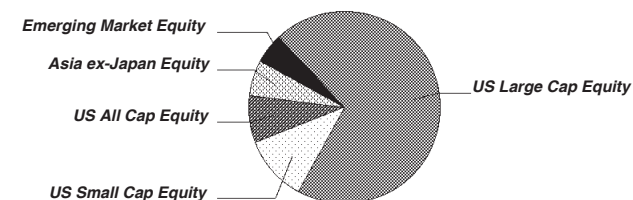
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	192,980.67	229,634.56	36,653.89	44%
US Small Cap Equity	25,443.28	33,623.54	8,180.26	7%
US All Cap Equity	22,558.21	23,600.38	1,042.17	5%
Asia ex-Japan Equity	20,204.31	21,792.80	1,588.49	4%
Emerging Market Equity	19,251.54	17,719.01	(1,532.53)	3%
<b>Total Value</b>	<b>\$280,438.01</b>	<b>\$326,370.29</b>	<b>\$45,932.28</b>	<b>63%</b>

Market Value/Cost	Current Period Value
Market Value	326,370.29
Tax Cost	194,169.15
Unrealized Gain/Loss	132,201.14
Estimated Annual Income	6,290.15
Yield	1.92%

### Asset Categories



Equity as a percentage of your portfolio - 63 %

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	86.20	585.000	50,427.00	27,138.89	23,288.11	1,053.00	2.09%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	78.20	806.000	63,029.20	32,403.66	30,625.54	964.78	1.53%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	66.34	913.000	60,568.42	32,299.02	28,269.40	1,996.73	3.30%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	81.82	477.000	39,028.14	17,877.74	21,150.40	423.09	1.08%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	82.91	200.000	16,581.80	15,219.74	1,362.06	299.00	1.80%
<b>Total US Large Cap Equity</b>			<b>\$229,634.56</b>	<b>\$124,939.05</b>	<b>\$104,695.51</b>	<b>\$4,736.60</b>	<b>2.06%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	93.14	361.000	33,623.54	16,876.22	16,747.32	432.47	1.29%
<b>US All Cap Equity</b>							
GATEWAY FUND-A 367829-20-7 GATE X	28.12	839.274	23,600.38	19,801.44	3,798.94	386.90	1.64%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

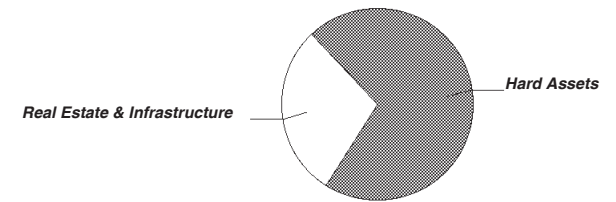
	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> Accrued Div.	Yield
<b>Asia ex-Japan Equity</b>							
<b>T ROWE PRICE NEW ASIA</b> 77956H-50-0 PRAS X	16.24	1,341.921	21,792.80	19,965.13	1,827.67	214.70	0.99%
<b>Emerging Market Equity</b>							
<b>I SHARES S&amp;P LATIN AMERICAN 40</b> INDEX FUND 464287-39-0 ILF	38.27	463.000	17,719.01	12,587.31	5,131.70	519.48	2.93%



## Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Real Estate & Infrastructure	11,601.12	11,723.93	122.81	2%
Hard Assets	39,688.31	26,940.10	(12,748.21)	5%
<b>Total Value</b>	<b>\$51,289.43</b>	<b>\$38,664.03</b>	<b>(\$12,625.40)</b>	<b>7%</b>

### Asset Categories



## Alternative Assets Detail

Alternative Assets as a percentage of your portfolio - 7 %



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

	Quantity/Original Commitment Amount	Cost/Net Capital Called Since Inception	Net Distributions Since Inception	Estimated Value	Est. Annual Inc. Accrued Div.	Yield
<b>Real Estate &amp; Infrastructure</b>						
JPM US REAL ESTATE FD - SEL FUND 3037 4812C0-61-3 SUIE X	737.82	12,036.76		11,723.93	254.54 100.34	2.17%

Amounts shown above under "Estimated Value" for private equity funds are estimates based on the latest fund values received from each underlying fund, which value may be as of a date (underlying fund value date) prior to the period covered by this statement. The values provided by the underlying fund have been adjusted for any cash flows between your account and such fund that have occurred subsequent to the underlying fund value date to derive the "Estimated Value". Therefore, such "Estimated Value" may not reflect the value of your interest shown on any fund's actual books and records as of the date of this statement. For additional information, please contact your J.P. Morgan representative.

For private equity funds, Estimated Values are based on estimates provided by the underlying funds that are generally presented on a US GAAP basis, which records investments at fair value, or "marked-to-market". Most of these underlying funds also present their audited financial statements on a US GAAP basis (i.e., "marked-to-market"). However, some of these underlying funds present their audited financial statements using the Income Tax Basis of Accounting, which records investments "at cost" based on the accrual basis of accounting for Federal income taxes. Where the underlying fund provides periodic estimates on a "marked-to-market" basis but reflects investments "at cost" in its audited financial statements, the marked-to-market Estimated Value shown herein for a private equity fund may be materially different from the value reflected on such fund's audited financial statements (which are also based on the audited financial statements of the underlying fund).

	Price	Quantity	Estimated Value	Cost	Est. Annual Income Accrued Income
<b>Hard Assets</b>					
ISHARES SILVER TRUST 46428Q-10-9 SLV	20.90	1,289.000	26,940.10	14,574.94	



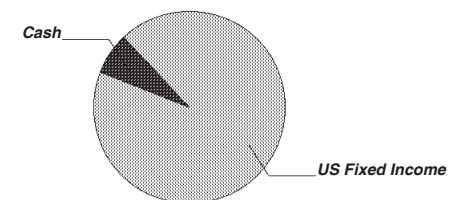


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	51,105.98	9,246.22	(41,859.76)	2%
US Fixed Income	136,432.86	142,451.10	6,018.24	28%
<b>Total Value</b>	<b>\$187,538.84</b>	<b>\$151,697.32</b>	<b>(\$35,841.52)</b>	<b>30%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	151,697.32
Tax Cost	45,206.62
Unrealized Gain/Loss	4,118.99
Estimated Annual Income	7,176.54
Yield	4.73%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	151,697.32	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	9,246.22	6%
Mutual Funds	142,451.10	94%
<b>Total Value</b>	<b>\$151,697.32</b>	<b>100%</b>

Cash & Fixed Income as a percentage of your portfolio - 30 %



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Note: <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.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

## Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	9,246.22	9,246.22	9,246.22		0.92	0.01% <sup>1</sup>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	15.02	7,254.51	108,962.70	6,590.99 **	N/A	5,876.15	5.39%
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	113.52	295.00	33,488.40	29,369.41	4,118.99	1,299.47	3.88%
<b>Total US Fixed Income</b>			<b>\$142,451.10</b>	<b>\$35,960.40</b>	<b>\$4,118.99</b>	<b>\$7,175.62</b>	<b>5.04%</b>



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Portfolio Activity Summary

<b>Transactions</b>	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>12,398.85</b>	--
<b>INFLOWS</b>		
Income	15,131.38	8,838.65
<b>Total Inflows</b>	<b>\$15,131.38</b>	<b>\$8,838.65</b>
<b>OUTFLOWS **</b>		
Withdrawals	(50,000.00)	
<b>Total Outflows</b>	<b>(\$50,000.00)</b>	<b>\$0.00</b>
<b>TRADE ACTIVITY</b>		
Settled Sales/Maturities/Redemptions	40,451.30	
Settled Securities Purchased	(8,735.31)	(3,916.00)
<b>Total Trade Activity</b>	<b>\$31,715.99</b>	<b>(\$3,916.00)</b>
<b>Ending Cash Balance</b>	<b>\$9,246.22</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



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
9/4	Interest Income	DEPOSIT SWEEP INTEREST FOR AUG. @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$10,264.89 AS OF 09/01/12			0.09
9/10	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.384683 PER SHARE (ID: 464287-24-2)	295.000	0.385	113.48
9/24	Div Domestic	GATEWAY TRUST FUND @ 0.101 PER SHARE AS OF 09/21/12 (ID: 367829-20-7)	825.426	0.101	83.72
9/25	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.052 PER SHARE AS OF 09/24/12 (ID: 543495-83-2)	6,875.480	0.052	356.97
9/28	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.414881 PER SHARE (ID: 464287-59-8)	585.000	0.415	242.71
9/28	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.257749 PER SHARE (ID: 464287-61-4)	806.000	0.258	207.75
10/1	Interest Income	DEPOSIT SWEEP INTEREST FOR SEPT @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$2,359.83 AS OF 10/01/12			0.02
10/1	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.11545 PER SHARE (ID: 4812C0-61-3)	629.811	0.115	72.71
10/1	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.528472 PER SHARE (ID: 464287-16-8)	913.000	0.528	482.49
10/3	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.073708 PER SHARE (ID: 78464A-10-2)	477.000	0.074	35.16
10/3	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.33369 PER SHARE (ID: 81369Y-50-6)	200.000	0.334	66.74



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
10/5	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.383809 PER SHARE (ID: 464287-24-2)	295.000	0.384	113.22
10/24	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.060 PER SHARE AS OF 10/23/12 (ID: 543495-83-2)	6,903.028	0.06	413.22
11/1	Interest Income	DEPOSIT SWEEP INTEREST FOR OCT. @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$2,346.45 AS OF 11/01/12			0.02
11/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.378397 PER SHARE (ID: 464287-24-2)	295.000	0.378	111.63
11/23	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.056 PER SHARE AS OF 11/21/12 (ID: 543495-83-2)	6,929.007	0.056	386.57
12/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.366094 PER SHARE (ID: 464287-24-2)	295.000	0.366	108.00
12/19	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.06821 PER SHARE (ID: 4812C0-61-3)	727.592	0.068	49.63
12/19	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.194 PER SHARE AS OF 12/18/12 (ID: 543495-83-2)	7,019.578	0.194	1,359.47
12/20	STCapitalGain Dist	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND 12/19/12 SHORT TERM CAPITAL GAINS @ 0.010 PER SHARE AS OF 12/19/12 (ID: 77956H-50-0)	1,341.921	0.01	13.11
12/20	Div Domestic	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND @ 0.160 PER SHARE AS OF 12/19/12 (ID: 77956H-50-0)	1,341.921	0.156	209.78
12/24	Div Domestic	I SHARES S&P LATIN AMERICAN 40 INDEX FUND @ 0.347694 PER SHARE (ID: 464287-39-0)	463.000	0.348	160.98
12/24	Div Domestic	GATEWAY TRUST FUND @ 0.160 PER SHARE AS OF 12/21/12 (ID: 367829-20-7)	830.315	0.16	132.73



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
12/26	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.551103 PER SHARE (ID: 464287-16-8)	913.000	0.551	503.16
12/26	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.520638 PER SHARE (ID: 464287-59-8)	585.000	0.521	304.57
12/26	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.412311 PER SHARE (ID: 464287-61-4)	806.000	0.412	332.32
12/27	Div Domestic	VANGUARD HEALTH CARE ETF @ 1.198 PER SHARE (ID: 92204A-50-4)	361.000	1.198	432.48
1/2	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.362035 PER SHARE (ID: 464287-24-2)	295.000	0.362	106.80
1/3	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.37095 PER SHARE (ID: 81369Y-50-6)	200.000	0.371	74.19
1/3	Div Domestic	I SHARES S&P LATIN AMERICAN 40 INDEX FUND @ 0.146181 PER SHARE (ID: 464287-39-0)	463.000	0.146	67.68
1/4	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.224598 PER SHARE (ID: 78464A-10-2)	477.000	0.225	107.13
1/30	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.050 PER SHARE AS OF 01/29/13 (ID: 543495-83-2)	7,042.854	0.05	355.19
2/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.370505 PER SHARE (ID: 464287-24-2)	295.000	0.371	109.30
2/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.056 PER SHARE AS OF 02/26/13 (ID: 543495-83-2)	7,068.914	0.056	392.99
3/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.374228 PER SHARE (ID: 464287-24-2)	295.000	0.374	110.40
3/25	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.133106 PER SHARE (ID: 78464A-10-2)	477.000	0.133	63.49



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
3/25	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.3571 PER SHARE (ID: 81369Y-50-6)	200.000	0.357	71.42
3/25	Div Domestic	GATEWAY TRUST FUND @ 0.091 PER SHARE AS OF 03/22/13 (ID: 367829-20-7)	833.048	0.092	76.22
3/28	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.055 PER SHARE AS OF 03/27/13 (ID: 543495-83-2)	7,094.767	0.056	393.74
4/1	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.09489 PER SHARE (ID: 4812C0-61-3)	730.755	0.095	69.34
4/1	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.562143 PER SHARE (ID: 464287-16-8)	913.000	0.562	513.24
4/1	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.387985 PER SHARE (ID: 464287-59-8)	585.000	0.388	226.97
4/1	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.229544 PER SHARE (ID: 464287-61-4)	806.000	0.23	185.01
4/5	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.368186 PER SHARE (ID: 464287-24-2)	295.000	0.368	108.61
4/29	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.054 PER SHARE AS OF 04/26/13 (ID: 543495-83-2)	7,119.839	0.054	387.37
5/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.362131 PER SHARE (ID: 464287-24-2)	295.000	0.362	106.83
5/30	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.063 PER SHARE AS OF 05/29/13 (ID: 543495-83-2)	7,149.048	0.063	450.69
6/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.361012 PER SHARE (ID: 464287-24-2)	295.000	0.361	106.50
6/24	Div Domestic	GATEWAY FUND-A @ 0.104 PER SHARE AS OF 06/21/13 (ID: 367829-20-7)	836.180	0.104	86.97



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
6/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.052 PER SHARE AS OF 06/26/13 (ID: 543495-83-2)	7,174.532	0.052	374.61
7/1	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.06669 PER SHARE (ID: 4812C0-61-3)	734.870	0.067	49.01
7/1	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.313839 PER SHARE (ID: 78464A-10-2)	477.000	0.314	149.70
7/1	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.37438 PER SHARE (ID: 81369Y-50-6)	200.000	0.374	74.88
7/2	Div Domestic	I SHARES S&P LATIN AMERICAN 40 INDEX FUND @ 0.628346 PER SHARE (ID: 464287-39-0)	463.000	0.628	290.92
7/2	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.53687 PER SHARE (ID: 464287-16-8)	913.000	0.537	490.16
7/8	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.363339 PER SHARE (ID: 464287-24-2)	295.000	0.363	107.19
7/9	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.471359 PER SHARE (ID: 464287-59-8)	585.000	0.471	275.75
7/9	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.291485 PER SHARE (ID: 464287-61-4)	806.000	0.291	234.94
7/30	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.056 PER SHARE AS OF 07/29/13 (ID: 543495-83-2)	7,201.347	0.056	402.49
8/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.349839 PER SHARE (ID: 464287-24-2)	295.000	0.35	103.20
8/29	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.060 PER SHARE AS OF 08/28/13 (ID: 543495-83-2)	7,230.916	0.06	434.96
9/9	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.365859 PER SHARE (ID: 464287-24-2)	295.000	0.366	107.93





JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
9/26	Div Domestic	GATEWAY FUND-A @ 0.104 PER SHARE AS OF 09/25/13 (ID: 367829-20-7)	839.274	0.104	87.38
9/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.049 PER SHARE AS OF 09/26/13 (ID: 543495-83-2)	7,254.507	0.049	355.04
9/30	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.215785 PER SHARE (ID: 78464A-10-2)	477.000	0.216	102.93
9/30	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.39266 PER SHARE (ID: 81369Y-50-6)	200.000	0.393	78.53
9/30	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.537271 PER SHARE (ID: 464287-16-8)	913.000	0.537	490.53
9/30	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.420101 PER SHARE (ID: 464287-59-8)	585.000	0.42	245.76
9/30	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.263847 PER SHARE (ID: 464287-61-4)	806.000	0.264	212.66
<b>Total Income</b>					<b>\$15,131.38</b>

Settle Date	Type Selection Method	Description	Quantity Cost	Amount
<b>Withdrawals</b>				
9/4	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED		(50,000.00)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## TRADE ACTIVITY

Note: L indicates Long Term Realized Gain/Loss

\* Settled transaction was initiated in prior statement period and settled in current statement period

Trade Date Settle Date	Type Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
<b>Settled Sales/Maturities/Redemptions</b>							
8/29 9/4	Sale High Cost	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 70.56 38,808.00 BROKERAGE 100.00 TAX &/OR SEC .87 J.P. MORGAN SECURITIES LLC (ID: 464287-59-8)	(550.000)	70.377	38,707.13	(26,181.92)	12,525.21 L *
12/7 12/7	LT Capital Gain Distribution	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND LONG TERM CAPITAL GAINS @ 0.009392 (ID: 464287-24-2)	295.000	0.009	2.77		
12/14 12/14	LT Capital Gain Distribution	JPM US REAL ESTATE FD - SEL FUND 3037 LONG TERM CAPITAL GAINS @ 2.29224 (ID: 4812C0-61-3)	633.854	2.292	1,452.95		
12/20 12/20	LT Capital Gain Distribution	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND 12/19/12 LONG TERM CAPITAL GAINS @ 0.220 PER SHARE AS OF 12/19/12 (ID: 77956H-50-0)	1,341.921	0.215	288.45		
<b>Total Settled Sales/Maturities/Redemptions</b>					<b>\$40,451.30</b>	<b>(\$26,181.92)</b>	<b>\$12,525.21 L</b>

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
9/24 9/24	Purchase	GATEWAY TRUST FUND INCOME DIVIDEND @ 0.101 PER SHAR REINVESTED @ \$27.59 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/21/12 (ID: 367829-20-7)	3.034	27.594	(83.72)
9/25 9/25	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.052 PER SHAR REINVESTED @ \$14.99 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/24/12 (ID: 543495-83-2)	23.814	14.99	(356.97)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
10/1 10/1	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 17.98 PER SHARE (ID: 4812C0-61-3)	4.043	17.984	(72.71)
10/24 10/24	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.060 PER SHAR REINVESTED @ \$15.00 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 10/23/12 (ID: 543495-83-2)	27.548	15.00	(413.22)
11/23 11/23	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.056 PER SHAR REINVESTED @ \$14.88 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 11/21/12 (ID: 543495-83-2)	25.979	14.88	(386.57)
12/14 12/14	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 15.50 PER SHARE (ID: 4812C0-61-3)	93.738	15.50	(1,452.95)
12/19 12/19	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 15.69 PER SHARE (ID: 4812C0-61-3)	3.163	15.691	(49.63)
12/19 12/19	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.194 PER SHAR REINVESTED @ \$15.01 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/18/12 (ID: 543495-83-2)	90.571	15.01	(1,359.47)
12/20 12/20	Purchase	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND SHORT TERM CAP GAINS @ 0.010 REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/19/12 (ID: 77956H-50-0)	0.790	16.595	(13.11)
12/20 12/20	Purchase	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND LONG TERM CAP GAINS @ 0.220 REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/19/12 (ID: 77956H-50-0)	17.377	16.60	(288.45)
12/20 12/20	Purchase	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND INCOME DIVIDEND @ 0.160 PER SHAR REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/19/12 (ID: 77956H-50-0)	12.637	16.60	(209.78)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
12/24 12/24	Purchase	GATEWAY TRUST FUND INCOME DIVIDEND @ 0.160 PER SHAR REINVESTED @ \$27.15 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/21/12 (ID: 367829-20-7)	4.889	27.149	(132.73)
1/30 1/30	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.050 PER SHAR REINVESTED @ \$15.26 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 01/29/13 (ID: 543495-83-2)	23.276	15.26	(355.19)
2/27 2/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.056 PER SHAR REINVESTED @ \$15.08 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 02/26/13 (ID: 543495-83-2)	26.060	15.08	(392.99)
3/25 3/25	Purchase	GATEWAY TRUST FUND INCOME DIVIDEND @ 0.091 PER SHAR REINVESTED @ \$27.89 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 03/22/13 (ID: 367829-20-7)	2.733	27.889	(76.22)
3/28 3/28	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.055 PER SHAR REINVESTED @ \$15.23 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 03/27/13 (ID: 543495-83-2)	25.853	15.23	(393.74)
4/1 4/1	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 16.85 PER SHARE (ID: 4812C0-61-3)	4.115	16.851	(69.34)
4/29 4/29	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.054 PER SHAR REINVESTED @ \$15.45 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 04/26/13 (ID: 543495-83-2)	25.072	15.45	(387.37)
5/30 5/30	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.063 PER SHAR REINVESTED @ \$15.43 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 05/29/13 (ID: 543495-83-2)	29.209	15.43	(450.69)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
6/24 6/24	Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.104 PER SHAR REINVESTED @ \$27.77 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/21/13 (ID: 367829-20-7)	3.132	27.768	(86.97)
6/27 6/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.052 PER SHAR REINVESTED @ \$14.70 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/26/13 (ID: 543495-83-2)	25.484	14.70	(374.61)
7/1 7/1	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 16.62 PER SHARE (ID: 4812C0-61-3)	2.948	16.625	(49.01)
7/30 7/30	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.056 PER SHAR REINVESTED @ \$15.01 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 07/29/13 (ID: 543495-83-2)	26.815	15.01	(402.49)
8/29 8/29	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.060 PER SHAR REINVESTED @ \$14.71 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/28/13 (ID: 543495-83-2)	29.569	14.71	(434.96)
9/26 9/26	Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.104 PER SHAR REINVESTED @ \$28.24 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/25/13 (ID: 367829-20-7)	3.094	28.242	(87.38)
9/27 9/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.049 PER SHAR REINVESTED @ \$15.05 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/26/13 (ID: 543495-83-2)	23.591	15.05	(355.04)
<b>Total Settled Securities Purchased</b>					<b>(\$8,735.31)</b>

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For the Period 9/1/12 to 9/30/13

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

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

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

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

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

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

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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.

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

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

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

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

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

**Offshore Deposits - London and Nassau**



For the Period 9/1/12 to 9/30/13

**Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).**

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

<b>Investment Products: Not FDIC Insured -No Bank Guarantee -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)**

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**





For the Period 9/1/12 to 9/30/13

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.



For the Period 9/1/12 to 9/30/13

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### **PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES**

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.



For the Period 9/1/12 to 9/30/13

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.









Historical	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037	REINVESTED @ 15.69 PER SHARE	3.16	-49.63	-49.63	0.00	4812C0613	ZZZZ	12/19/2012	651	0.00	0.00	0.00	0.00	3	121258610	12/19/2012	12/19/2012
Historical	Dividend	JPM US REAL ESTATE FD - SEL FUND 3037	@ 0.06921 PER SHARE	727.59	49.63	49.63	0.00	4812C0613	ZZZZ	12/19/2012	025	0.00	0.00	0.00	0.00	3	121258610	12/19/2012	12/19/2012
Historical	Dividend	LOOMIS SAYLES FDS I OF 12/18/12	BOND FD RETAIL @ 0.194 PER SHARE AS	7,019.58	1,359.47	1,359.47	0.00	543495832	LSBRX	12/19/2012	025	0.00	0.00	0.00	0.00	71	121260944	12/19/2012	12/19/2012
Historical	Purchase	LOOMIS SAYLES FDS I SHAR REINVESTED @ \$15.01	BOND FD RETAIL INCOME DIVIDEND @ 0.194 PER J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/18/12	90.57	-1,359.47	-1,359.47	0.00	543495832	LSBRX	12/19/2012	651	0.00	0.00	0.00	0.00	71	121260944	12/19/2012	12/19/2012
Historical	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037	REINVESTED @ 15.50 PER SHARE	93.74	-1,452.95	-1,452.95	0.00	4812C0613	ZZZZ	12/14/2012	651	0.00	0.00	0.00	0.00	3	121252516	12/14/2012	12/14/2012
Historical	L.T. Capital Gain	JPM US REAL ESTATE FD - SEL FUND 3037	LONG TERM CAPITAL GAINS @ 2.29224	633.55	1,452.95	1,452.95	0.00	4812C0613	ZZZZ	12/14/2012	210	0.00	0.00	1,452.95	100.00	3	121252516	12/14/2012	12/14/2012
Historical	L.T. Capital Gain	ISHARES IBOXX LONG TERM CAPITAL GAINS @ 0.009392	\$ INVESTMENT GRADE CORPORATE BOND FUND	265.00	2.77	2.77	0.00	464287242	LQD	12/07/2012	210	0.00	0.00	2.77	100.00	66	121250416	12/07/2012	12/07/2012
Historical	Dividend	ISHARES IBOXX @ 0.368094 PER SHARE	\$ INVESTMENT GRADE CORPORATE BOND FUND	295.00	108.00	108.00	0.00	464287242	LQD	12/07/2012	025	0.00	0.00	0.00	0.00	66	121250416	12/07/2012	12/07/2012
Historical	Dividend	LOOMIS SAYLES FDS I OF 11/21/12	BOND FD RETAIL @ 0.058 PER SHARE AS	6,929.01	386.57	386.57	0.00	543495832	LSBRX	11/23/2012	025	0.00	0.00	0.00	0.00	71	121154944	11/23/2012	11/23/2012
Historical	Purchase	LOOMIS SAYLES FDS I SHAR REINVESTED @ \$14.88	BOND FD RETAIL INCOME DIVIDEND @ 0.058 PER J.P.MORGAN SECURITIES LLC AS AGENT AS OF 11/21/12	26.98	-386.57	-386.57	0.00	543495832	LSBRX	11/23/2012	651	0.00	0.00	0.00	0.00	71	121154944	11/23/2012	11/23/2012
Historical	Dividend	ISHARES IBOXX @ 0.378397 PER SHARE	\$ INVESTMENT GRADE CORPORATE BOND FUND	265.00	111.63	111.63	0.00	464287242	LQD	11/07/2012	025	0.00	0.00	0.00	0.00	66	121150111	11/07/2012	11/07/2012
Historical	Interest	DEPOSIT SWEEP INTEREST FOR OCT. @ \$2,346.45 AS OF 11/01/12	.01% RATE ON NET AVG COLLECTED BALANCE OF	0.00	0.02	0.02	0.00			11/01/2012	052	0.00	0.00	0.00	0.00	0	121050828	11/01/2012	11/01/2012
Historical	Dividend	LOOMIS SAYLES FDS I OF 10/23/12	BOND FD RETAIL @ 0.050 PER SHARE AS	6,803.03	413.22	413.22	0.00	543495832	LSBRX	10/24/2012	025	0.00	0.00	0.00	0.00	71	121054944	10/24/2012	10/24/2012
Historical	Purchase	LOOMIS SAYLES FDS I SHAR REINVESTED @ \$15.00	BOND FD RETAIL INCOME DIVIDEND @ 0.050 PER J.P.MORGAN SECURITIES LLC AS AGENT AS OF 10/23/12	27.55	-413.22	-413.22	0.00	543495832	LSBRX	10/24/2012	651	0.00	0.00	0.00	0.00	71	121054944	10/24/2012	10/24/2012
Historical	Dividend	ISHARES IBOXX @ 0.383809 PER SHARE	\$ INVESTMENT GRADE CORPORATE BOND FUND	265.00	113.22	113.22	0.00	464287242	LQD	10/05/2012	025	0.00	0.00	0.00	0.00	66	121050111	10/05/2012	10/05/2012
Historical	Dividend	MORGAN STANLEY TECHNOLOGY ETF	@ 0.073708 PER SHARE	477.00	35.16	35.16	0.00	784644102	MTK	10/03/2012	025	0.00	0.00	0.00	0.00	66	120952111	10/03/2012	10/03/2012
Historical	Dividend	SECTOR SPDR TRUST S&P ENERGY	@ 0.33369 PER SHARE	200.00	66.74	66.74	0.00	81369Y506	XLE	10/03/2012	025	0.00	0.00	0.00	0.00	66	120952111	10/03/2012	10/03/2012
Historical	Interest	DEPOSIT SWEEP INTEREST FOR SEPT @ \$2,369.83 AS OF 10/01/12	.01% RATE ON NET AVG COLLECTED BALANCE OF	0.00	0.02	0.02	0.00			10/01/2012	052	0.00	0.00	0.00	0.00	0	120950828	10/01/2012	10/01/2012
Historical	Dividend	ISHARES D. SELECT DIVIDEND INDEX FUND	@ 0.928472 PER SHARE	613.00	482.49	482.49	0.00	464287188	DIVY	10/01/2012	025	0.00	0.00	0.00	0.00	66	120953111	10/01/2012	10/01/2012
Historical	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037	REINVESTED @ 17.98 PER SHARE	4.04	-72.71	-72.71	0.00	4812C0613	ZZZZ	10/01/2012	651	0.00	0.00	0.00	0.00	3	120951511	10/01/2012	10/01/2012
Historical	Dividend	JPM US REAL ESTATE FD - SEL FUND 3037	@ 0.11848 PER SHARE	529.81	72.71	72.71	0.00	4812C0613	ZZZZ	10/01/2012	025	0.00	0.00	0.00	0.00	3	120951511	10/01/2012	10/01/2012
Historical	Dividend	ISHARES RUSSELL 1000 GROWTH INDEX FUND	@ 0.257746 PER SHARE	805.00	207.75	207.75	0.00	464287614	IWF	09/28/2012	025	0.00	0.00	0.00	0.00	66	120952111	09/28/2012	09/28/2012
Historical	Dividend	ISHARES RUSSELL 1000 VALUE INDEX FUND	@ 0.414881 PER SHARE	585.00	242.71	242.71	0.00	464287595	IWD	09/28/2012	025	0.00	0.00	0.00	0.00	66	120952111	09/28/2012	09/28/2012
Historical	Dividend	LOOMIS SAYLES FDS I OF 09/24/12	BOND FD RETAIL @ 0.052 PER SHARE AS	5,875.48	358.97	358.97	0.00	543495832	LSBRX	09/25/2012	025	0.00	0.00	0.00	0.00	71	120954944	09/25/2012	09/25/2012
Historical	Purchase	LOOMIS SAYLES FDS I SHAR REINVESTED @ \$14.99	BOND FD RETAIL INCOME DIVIDEND @ 0.052 PER J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/24/12	23.61	-358.97	-358.97	0.00	543495832	LSBRX	09/25/2012	651	0.00	0.00	0.00	0.00	71	120954944	09/25/2012	09/25/2012
Historical	Dividend	GATEWAY TRUST FUND	@ 0.101 PER SHARE AS OF 09/21/12	825.43	83.72	83.72	0.00	367829207	GATEX	09/24/2012	025	0.00	0.00	0.00	0.00	71	120953944	09/24/2012	09/24/2012
Historical	Purchase	GATEWAY TRUST FUND	INCOME DIVIDEND @ 0.101 PER SHAR REINVESTED @ \$27.59	3.03	-83.72	-83.72	0.00	367829207	GATEX	09/24/2012	651	0.00	0.00	0.00	0.00	71	120953944	09/24/2012	09/24/2012
Historical	Purchase	J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/21/12																	
				15,308.44	17,159.47	17,159.47	0.00					0.00	0.00	4,822.09					

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





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

Primary Account: 000000478015220

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

Reviewed BB ✓

**J.P. Morgan Team**

John C Hawkins (800) 576-0938

Stephen Porter

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

Deaf and Hard of Hearing (800) 242-7383

Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)



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



**JPMorgan Classic Business Checking**

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

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

FILE COPY

CUR 000400

J.P.Morgan

SCLM

15152150240010044201



Primary Account: 000000478015220

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

000000478015220

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

### 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>

CUR 000401



Primary Account: 000000478015220

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

## Important Information About Your Statement

### In Case of Errors or Questions About Your Electronic Funds Transfers

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

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

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

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

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

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

### Mutual Funds/Securities

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

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

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

CUR 000402

J.P.Morgan





Primary Account: 000000478015220

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

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CUR 000403

J.P. Morgan



J.P. Morgan Securities LLC  
365 Madison Avenue, New York, NY 10179

S BERNSTEIN - DEC'D TOD S BERNSTEIN ACCT. 24208956  
For the Period 3/1/14 to 3/31/14

## Margin Account

### J.P. Morgan Team

Todd Adelsstein	Banker	681/995-6053
Christopher Prindle	Investment Specialist	581/838-4899
John Hawkins Jr	Client Service Team	800/578-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
Online access	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

Transactions cleared and carried through J.P. Morgan Clearing Corp. - Three Chase Metrotech Center, Brooklyn, NY 11246-0001,  
(347) 643-2578

**No market value or activity to report during this period**

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

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Account 24208956 Page 1 of 1

Consolidated Statement Page 5

CUR 000404

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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

## Asset Account

J.P. Morgan Team		
Todd Adelslein	Banker	561/895-6053
Christopher Prindle	Investment Specialist	561/838-4668
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
Online access	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

Table of Contents	Page
Account Summary	2
Holdings	
Equity	4
Alternative Assets	7
Cash & Fixed Income	8
Portfolio Activity	10

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

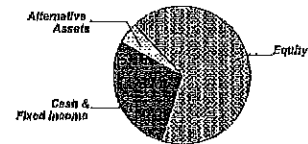


JPMCBNA ACF S BERNSTEIN-DECD IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	356,422.77	357,878.57	2,453.80	6,400.95	67%
Alternative Assets	26,231.15	24,542.56	(1,688.59)		5%
Cash & Fixed Income	146,362.10	148,220.51	1,858.41	5,658.74	28%
<b>Market Value</b>	<b>\$528,016.02</b>	<b>\$530,639.64</b>	<b>\$2,623.62</b>	<b>\$12,059.69</b>	<b>100%</b>
Accruals	0.00	0.01	0.01		
<b>Market Value with Accruals</b>	<b>\$528,016.02</b>	<b>\$530,639.65</b>	<b>\$2,623.63</b>		

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	526,016.02	517,816.39
Income & Distributions	1,700.93	2,499.84
Change in Investment Value	922.69	10,323.41
<b>Ending Market Value</b>	<b>\$530,639.64</b>	<b>\$530,639.64</b>
Accruals	0.01	0.01
<b>Market Value with Accruals</b>	<b>\$530,639.65</b>	<b>\$530,639.65</b>

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	1,700.93	2,499.76
Interest Income		0.08
<b>Taxable Income</b>	<b>\$1,700.93</b>	<b>\$2,499.84</b>

	To-Date Value
Unrealized Gain/Loss	\$174,684.82

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

**Account Summary** CONTINUED

<b>Cost Summary</b>	<b>Cost</b>
Equity	185,273.27
Cash & Fixed Income	40,000.83
<b>Total</b>	<b>\$235,273.10</b>

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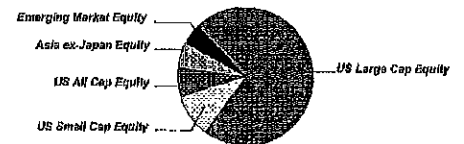
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change in Value	Current Allocation
US Large Cap Equity	253,730.36	255,113.74	1,383.38	48%
US Small Cap Equity	39,368.71	38,698.12	(790.59)	7%
US All Cap Equity	24,348.69	24,629.04	181.35	6%
Asia ex-Japan Equity	22,286.45	22,702.86	406.41	4%
Emerging Market Equity	15,658.66	16,831.91	1,273.25	3%
<b>Total Value</b>	<b>\$366,422.77</b>	<b>\$367,876.57</b>	<b>\$2,453.80</b>	<b>67%</b>

Market Value/Cost	Current Period Value
Market Value	367,876.57
Tax Cost	196,273.27
Unrealized Gain/Loss	162,803.30
Estimated Annual Income	6,400.96
Yield	1.76%

Asset Categories



Equity as a percentage of your portfolio - 67 %

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 VALUE INDEX FUND 484287-59-8 IWD	98.50	585.000	58,462.50	27,136.89	29,313.81	1,123.20	1.99%
ISHARES RUSSELL 1000 GROWTH INDEX FUND 484287-81-4 IWF	86.64	806.000	69,761.24	32,403.66	37,347.68	898.99	1.35%
ISHARES DJ SELECT DIVIDEND INDEX FUND 484287-18-8 DVY	73.32	913.000	66,841.16	32,299.02	34,842.14	2,033.26	3.04%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	92.87	477.000	44,156.84	17,877.74	26,279.10	454.58	1.03%
SECTOR SPDR TRUST S/B/-ENERGY 81389Y-50-8 XLE	89.06	200.000	17,812.00	15,219.74	2,592.26	319.40	1.79%
<b>Total US Large Cap Equity</b>			<b>\$255,113.74</b>	<b>\$124,939.05</b>	<b>\$130,174.69</b>	<b>\$4,869.42</b>	<b>1.91%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 82204A-60-4 VHT	108.92	361.000	38,998.12	16,879.22	21,721.90	410.09	1.06%

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Account W32585007 Page 5 of 11 Consolidated Statement Page 10

CUR 000410



JPMCBNA ACCT'S BERNSTEIN-DEC'D IRA RO ACCT. W32586007  
For the Period 3/1/14 to 3/31/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US All Cap Equity</b>							
GATEWAY FUND-A 367829-20-7 GATE X	29.93	844.986	24,629.94	19,966.21	4,563.73	342.21	1.40 %
<b>Asia ex-Japan Equity</b>							
T ROWE PRICE NEW ASIA 77966H-50-0 PRAS X	16.20	1,401.411	22,702.86	20,904.48	1,798.38	210.21	0.93 %
<b>Emerging Market Equity</b>							
1 SHARES S&P LATIN AMERICAN 40 INDEX FUND 404207-39-0 ILF	36.57	463.000	16,931.91	12,567.31	4,344.60	569.02	3.36 %

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Account W32685007 Page 6 of 11 Consolidated Statement Page 11



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

### Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change in Value	Current Allocation
Hard Assets	26,231.15	24,642.66	(1,688.59)	5%

### Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost	Est. Annual Income Accrued Income
<b>Hard Assets</b>					
ISHARES SILVER TRUST 48428Q-10-8 SLV	19.04	1,289.000	24,642.66	14,674.94	

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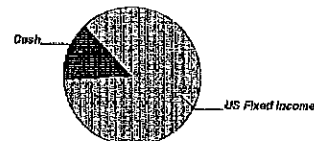
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	18,379.02	19,833.77	1,254.75	4%
US Fixed Income	127,983.08	128,588.74	603.66	24%
<b>Total Value</b>	<b>\$146,362.10</b>	<b>\$148,220.51</b>	<b>\$1,858.41</b>	<b>28%</b>

Asset Categories

Market Value/Cost	Current Period Value
Market Value	148,220.51
Tax Cost	40,999.83
Unrealized Gain/Loss	2,114.00
Estimated Annual Income	5,858.74
Accrued Interest	0.01
Yield	3.81%



Cash & Fixed Income as a percentage of your portfolio - 28 %

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-5 months <sup>1</sup>	148,220.51	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	19,833.77	13%
Mutual Funds	128,588.74	87%
<b>Total Value</b>	<b>\$148,220.51</b>	<b>100%</b>

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 3/1/14 to 3/31/14

Note: <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.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

### Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	19,633.77	19,633.77	19,633.77		1.96 0.01	0.01% <sup>1</sup>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	16.39	7,466.60	114,787.82	9,881.14 **	N/A	5,146.43	4.48%
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	116.94	118.00	13,788.92	11,684.92	2,114.00	510.35	3.70%
<b>Total US Fixed Income</b>			<b>\$128,586.74</b>	<b>\$21,306.06</b>	<b>\$2,114.00</b>	<b>\$5,656.78</b>	<b>4.40%</b>



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32685007  
For the Period 3/1/14 to 3/31/14

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	18,379.02	--
<b>INFLOWS</b>		
Income	1,700.83	2,499.84
Total Inflows	\$1,700.83	\$2,499.84
<b>TRADE ACTIVITY</b>		
Settled Securities Purchased	(446.18)	(1,101.39)
Total Trade Activity	(\$446.18)	(\$1,101.39)
Ending Cash Balance	\$19,633.77	--

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

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
3/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.345668 PER SHARE (ID: 484267-24-2)	118,000	0.346	40,79
3/24	Div Domestic	GATEWAY FUND-A @ 0.167 PER SHARE AS OF 03/21/14 (ID: 367929-20-7)	844.988	0.114	96,70

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Account W32685007 Page 10 of 11 Consolidated Statement Page 15





JPMCBNA ACCT'S BERNSTEIN-DEC'D IRA RO ACCT, W32585007  
For the Period 3/1/14 to 3/31/14

**INFLOWS & OUTFLOWS**

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
3/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.047 PER SHARE AS OF 03/26/14 (ID: 543495-83-2)	7,458.598	0.047	349.48
3/31	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.147445 PER SHARE (ID: 78464A-10-2)	477.000	0.147	70.33
3/31	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.42707 PER SHARE (ID: 81369Y-50-6)	200.000	0.427	85.41
3/31	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.8038 PER SHARE (ID: 464287-16-8)	913.000	0.804	551.09
3/31	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.472802 PER SHARE (ID: 464287-59-8)	585.000	0.473	276.65
3/31	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.285959 PER SHARE (ID: 464287-61-4)	806.000	0.286	230.48
<b>Total Inflows &amp; Outflows</b>					<b>\$1,700.93</b>

**TRADE ACTIVITY**

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
3/24	Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.157 PER SHAR REINVESTED @ \$28.88 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 03/21/14 (ID: 367829-20-7)	3,348	28.883	(96.70)
3/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.047 PER SHAR REINVESTED @ \$15.32 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 03/26/14 (ID: 543495-83-2)	22,812	15.32	(348.48)
<b>Total Settled Securities Purchased</b>					<b>(\$445.18)</b>

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Offshore Deposits - London and Nassau

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Disclosures Page 1 of 6

CUR 000418



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

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

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

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

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

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

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

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS. In non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**

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Disclosures Page 2 of 5



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

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 140PS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P. Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P. Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR MARGIN ACCOUNT(S)**

All positions in your Margin Account Portfolio(s) are held in custody at J.P. Morgan Clearing Corp. ("JPMCC"), Three Chase Metrotech Center, Brooklyn, NY 11245-001, (347) 643-2676.

If you have a margin account as permitted by law we may use certain securities in such account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith.

Please keep the following in mind when using a statement to track your brokerage activity in a margin account: The statement combines your general margin account with the special memorandum account required by Section 220.6 Regulation T. As required by Regulation T, a permanent record of your separate account is available upon your request.

Free credit balances in your margin account(s) are not segregated and may be used in the operation of JPMCC's business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise noted, JPMCC or its agents and depositaries will hold your securities. Upon your demand, JPMCC will pay to you the amount of your free credit balance, and will deliver to you fully-paid securities held on your behalf.

Interest will be charged on any debit balance; the method of calculating interest is described in a letter sent to all margin customers.

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

J.P.Morgan

Disclosures Page 3 of 5



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

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

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Disclosures Page 4 of 5

CUR 000421



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

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

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Disclosures Page 5 of 5

CUR 000422





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

CUR 000424





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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Asset Account

<b>J.P. Morgan Team</b>			<b>Table of Contents</b>	<b>Page</b>
Todd Adelstein	Banker	561/995-5053	Account Summary	2
Christopher Prindle	Investment Specialist	561/838-4669	Holdings	
John Hawkins Jr	Client Service Team	800/576-0938	Equity	4
Stephen Porter	Client Service Team		Cash & Fixed Income	6
Brian Lutter	Client Service Team		Portfolio Activity	8
<b>Online access</b>	<b><a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a></b>			

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

CUR 000426

J.P.Morgan

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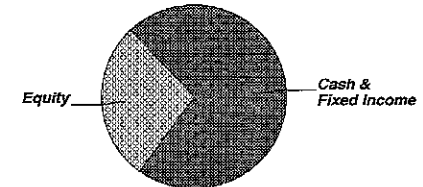


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	0.00	49,420.65	49,420.65	549.34	28%
Cash & Fixed Income	0.00	124,504.06	124,504.06	4,943.87	72%
<b>Market Value</b>	<b>\$0.00</b>	<b>\$173,924.71</b>	<b>\$173,924.71</b>	<b>\$5,493.21</b>	<b>100%</b>

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>0.00</b>	<b>0.00</b>
Contributions	14,754.88	14,754.88
Withdrawals & Fees	(9,754.88)	(9,754.88)
Securities Transferred In	534,873.60	534,873.60
Securities Transferred Out	(364,510.64)	(364,510.64)
<b>Net Contributions/Withdrawals</b>	<b>\$175,362.96</b>	<b>\$175,362.96</b>
Income & Distributions	246.60	246.60
Change In Investment Value	(1,684.85)	(1,684.85)
<b>Ending Market Value</b>	<b>\$173,924.71</b>	<b>\$173,924.71</b>

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	246.60	246.60
<b>Taxable Income</b>	<b>\$246.60</b>	<b>\$246.60</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$8,466.22</b>

CUR 000427

J.P. Morgan



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Account Summary CONTINUED

<b>Cost Summary</b>	<b>Cost</b>
Equity	40,954.43
Cash & Fixed Income	15,949.58
<b>Total</b>	<b>\$56,904.01</b>

CUR 000428

J.P.Morgan

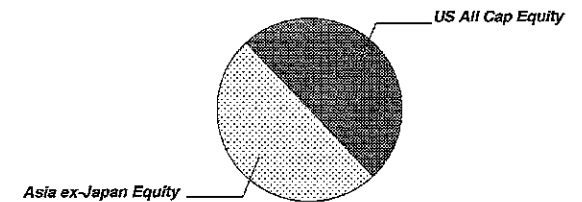


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US All Cap Equity	0.00	24,994.06	24,994.06	14%
Asia ex-Japan Equity	0.00	24,426.59	24,426.59	14%
<b>Total Value</b>	<b>\$0.00</b>	<b>\$49,420.65</b>	<b>\$49,420.65</b>	<b>28%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	49,420.65
Tax Cost	40,954.43
Unrealized Gain/Loss	8,466.22
Estimated Annual Income	549.34
Yield	1.11 %

Equity as a percentage of your portfolio - 28 %

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US All Cap Equity</b>							
GATEWAY FUND-A 367829-20-7 GATE X	29.48	847.831	24,994.06	20,049.95	4,944.11	339.13	1.36 %

CUR 000429



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> <u>Accrued Div.</u>	Yield
<b>Asia ex-Japan Equity</b>							
T ROWE PRICE NEW ASIA 77956H-50-0 PRAS X	17.43	1,401.411	24,426.59	20,904.48	3,522.11	210.21	0.86%

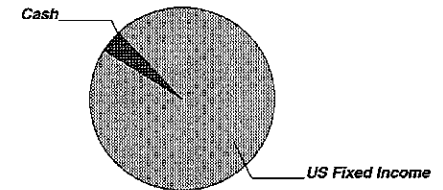


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	0.00	5,246.60	5,246.60	3%
US Fixed Income	0.00	119,257.46	119,257.46	69%
<b>Total Value</b>	<b>\$0.00</b>	<b>\$124,504.06</b>	<b>\$124,504.06</b>	<b>72%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	124,504.06
Tax Cost	15,949.58
Estimated Annual Income	4,943.87
Yield	3.97%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	124,504.06	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income as a percentage of your portfolio - 72 %

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	5,246.60	4%
Mutual Funds	119,257.46	96%
<b>Total Value</b>	<b>\$124,504.06</b>	<b>100%</b>

CUR 000431





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

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.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

## Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
<b>Cash</b>							
US DOLLAR	1.00	5,246.60	5,246.60	5,246.60		0.52	0.01 % <sup>1</sup>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	15.85	7,524.13	119,257.46	10,702.98 **	N/A	4,943.35	4.15 %



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>0.00</b>	<b>--</b>
<b>INFLOWS</b>		
Income	246.60	246.60
Contributions	14,754.88	14,754.88
<b>Total Inflows</b>	<b>\$15,001.48</b>	<b>\$15,001.48</b>
<b>OUTFLOWS **</b>		
Withdrawals	(9,754.88)	(9,754.88)
<b>Total Outflows</b>	<b>(\$9,754.88)</b>	<b>(\$9,754.88)</b>
<b>Ending Cash Balance</b>	<b>\$5,246.60</b>	<b>--</b>

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In	534,873.60	534,873.60
Securities Transferred Out	(364,510.64)	(364,510.64)

\* Year to date information is calculated on a calendar year basis.

\*\* Your account's standing instructions use a HIGH COST method for relieving assets from your position



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
6/30	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.322615 PER SHARE (ID: 78464A-10-2)	477.000	0.323	153.89
6/30	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.46353 PER SHARE (ID: 81369Y-50-6)	200.000	0.464	92.71
<b>Total Income</b>					<b>\$246.60</b>
<b>Contributions</b>					
6/23	IRA Cash Transfer	ASSET TRANSFER FROM A/C W32585007			14,754.88
<b>Withdrawals</b>					
6/25	IRA Cash Transfer	ASSET TRANSFER TO A/C W32585007			(9,754.88)

CUR 000434



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## SECURITIES TRANSFERRED IN/OUT

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred In</b>				
6/23	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER FROM A/C W32585007 (ID: 46428Q-10-9)	1,289.000 14,574.94	25,818.67
6/23	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-16-8)	913.000 32,299.02	70,702.72
6/23	IRA NonCashTransfr	ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-24-2)	118.000 11,684.92	13,990.08
6/23	IRA NonCashTransfr	1 SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-39-0)	463.000 12,587.31	18,121.82
6/23	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-59-8)	585.000 27,138.89	59,500.35
6/23	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER FROM A/C W32585007 (ID: 464287-61-4)	806.000 32,403.66	73,031.66
6/23	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER FROM A/C W32585007 (ID: 78464A-10-2)	477.000 17,877.74	45,286.38
6/23	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER FROM A/C W32585007 (ID: 81369Y-50-6)	200.000 15,219.74	20,186.00
6/23	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER FROM A/C W32585007 (ID: 92204A-50-4)	361.000 16,876.22	40,247.89
6/26	IRA NonCashTransfr	GATEWAY FUND-A ASSET TRANSFER FROM A/C W32585007 AS OF 06/25/14 (ID: 367829-20-7)	844.986 19,983.06	24,884.84
6/26	IRA NonCashTransfr	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER FROM A/C W32585007 AS OF 06/25/14 (ID: 543495-83-2)	7,503.169 10,702.98	118,625.10

CUR 000435



**EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004**  
**For the Period 6/1/14 to 6/30/14**

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred In</b>				
6/26	IRA NonCashTransfr	T ROWE PRICE NEW ASIA ASSET TRANSFER FROM A/C W32585007 AS OF 06/25/14 (ID: 77956H-50-0)	1,401.411 20,904.48	24,062.23
6/30	Receipt of Assets	GATEWAY FUND-A ASSET TRANSFER FROM A/C W32585-0 JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO AS OF 06/26/14 (ID: 367829-20-7)	2.845 66.89	83.84
6/30	Receipt of Assets	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER FROM A/C W32585-0 JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO AS OF 06/26/14 (ID: 543495-83-2)	20.961 0.00	332.02
<b>Total Securities Transferred In</b>				<b>\$534,873.60</b>
<b>Securities Transferred Out</b>				
6/25	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER TO A/C W32585007 (ID: 46428Q-10-9)	(1,289.000) 14,574.94	(25,883.12)
6/25	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-16-8)	(913.000) 32,299.02	(69,853.63)
6/25	IRA NonCashTransfr	ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-24-2)	(118.000) 11,684.92	(14,047.90)
6/25	IRA NonCashTransfr	I SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-39-0)	(463.000) 12,587.31	(17,876.43)
6/25	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-59-8)	(585.000) 27,138.89	(59,049.90)
6/25	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER TO A/C W32585007 (ID: 464287-61-4)	(806.000) 32,403.66	(72,604.48)

CUR 000436



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred Out</b>				
6/25	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER TO A/C W32585007 (ID: 78464A-10-2)	(477.000) 17,877.74	(45,310.23)
6/25	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER TO A/C W32585007 (ID: 81369Y-50-6)	(200.000) 15,219.74	(19,832.00)
6/25	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER TO A/C W32585007 (ID: 92204A-50-4)	(361.000) 16,876.22	(40,052.95)
<b>Total Securities Transferred Out</b>				<b>(\$364,510.64)</b>

CUR 000437



For the Period 6/1/14 to 6/30/14

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

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

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

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

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

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

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

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

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

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

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

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

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

Offshore Deposits - London and Nassau

CUR 000438

J.P.Morgan



For the Period 6/1/14 to 6/30/14

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

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

Fund manager disclosure information available upon request

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

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

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

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

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.

000439





For the Period 6/1/14 to 6/30/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES**

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

CUR 000440

J.P.Morgan





JPMorgan Chase Bank, N.A.  
 Michigan/Florida Markets  
 P O Box 658754  
 San Antonio, TX 78265-9754

Primary Account: 000000478018083

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

**J.P. Morgan Team**

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

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 SIMON L BERNSTEIN TRUST AGREEMENT,  
 ROBERT L SPALLINA AND DONALD R  
 TESCHER TRUSTEES  
 4855 TECHNOLOGY WAY  
 SUITE 720  
 BOCA RATON FL 33431-3351



**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
Beginning Balance		30,177.17
Ending Balance	0	\$30,177.17

*Please note this account had no activity during this statement period. The date of last activity for this account was 01/15/14.*

CUR 000442

J.P.Morgan

1006300100490512160

##XXH1768DPCSTM

07031405000015346

Statement of Account

Last statement: June 05, 2014  
 This statement: July 03, 2014  
 Total days in statement period: 28

500-001534-6

Direct inquiries to:  
 561 750-0075

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

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

1

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001534-6	\$11,732.05

Non Personal Int Checking

Account number  
 500-001534-6

1 Enclosure

Beginning balance	\$18,917.79			
Interest paid year to date	\$5.20			
Total additions	\$1.16	Total subtractions	\$-7,186.90	

Number	Date	Amount	Control
501	06-19	7,186.90	000001000007638

Date	Description	Control number	Additions	Subtractions
07-03	#Interest	000000000000000	1.16	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
06-05	18,917.79	06-19	11,730.89	07-03	11,732.05



**Statement of Account**

Last statement: April 18, 2014  
 This statement: May 05, 2014  
 Total days in statement period: 18

500-001534-6

Direct inquiries to:  
 561 750-0075

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

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

0

**Summary of Account Balance**

Account	Number	Ending Balance
Non Personal Int Checking	500-001534-6	\$29,284.12

**Non Personal Int Checking**

Account number  
 500-001534-6

Beginning balance	\$0.00		
Interest paid year to date	\$1.81		
Total additions	\$29,284.12	Total subtractions	\$-0.00

Date	Description	Additions	Subtractions
04-21	#Deposit	29,282.31	
05-05	#Interest	1.81	

**Daily balances**

Date	Amount	Date	Amount	Date	Amount
04-21	29,282.31	05-05	29,284.12		

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**Statement of Account**

Last statement: May 05, 2014  
 This statement: June 05, 2014  
 Total days in statement period: 31

500-001534-6

Direct inquiries to:  
 561 750-0075

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

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

**Summary of Account Balance**

Account	Number	Ending Balance
Non Personal Int Checking	500-001534-6	\$18,917.79

**Non Personal Int Checking**

Account number  
 500-001534-6

Beginning balance	\$29,284.12		
Interest paid year to date	\$4.04		
Total additions	\$2.23	Total subtractions	\$-10,368.56

2 Enclosures

Number	Date	Amount	Number	Date	Amount
326221	05-21	1,886.94	326222	05-16	8,481.62

Date	Description	Additions	Subtractions
06-05	#Interest	2.23	

**Daily balances**

Date	Amount	Date	Amount
05-05	29,284.12	05-21	18,915.56
05-16	20,802.50	06-05	18,917.79

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No. 326221  
 NAME Estate of Simon Bechtel  
 ACCOUNT NO. 5065015346  
 DATE May 16, 2014  
 AMOUNT \$ 1,886.94  
 PAY TO THE ORDER OF C.A.T.E. M&M, Inc.  
 One Riverside Circle, Newark, NJ 07102  
 Subadell United Bank  
 P.O. Box 2084, Newark, NJ  
 MICR LINE: ⑈326221⑈ 4009009844⑈ 5000015346⑈

⑈326221⑈ 4009009844⑈ 5000015346⑈  
 MICR LINE: ⑈326221⑈ 4009009844⑈ 5000015346⑈

Ck #: 326221 - 05/21/2014 - Amt: \$1,886.94

Ck #: 326221 - 05/21/2014 - Amt: \$1,886.94

No. 326222  
 NAME Estate of Simon Bechtel  
 ACCOUNT NO. 5065015346  
 DATE May 16, 2014  
 AMOUNT \$ 8,481.62  
 PAY TO THE ORDER OF Metrolife + DASH LLP  
 21st St Newark, NJ 07102  
 Subadell United Bank  
 P.O. Box 2084, Newark, NJ  
 MICR LINE: ⑈326222⑈ 4009009844⑈ 5000015346⑈

⑈326222⑈ 4009009844⑈ 5000015346⑈  
 MICR LINE: ⑈326222⑈ 4009009844⑈ 5000015346⑈

Ck #: 326222 - 05/16/2014 - Amt: \$8,481.62

Ck #: 326222 - 05/16/2014 - Amt: \$8,481.62



**Statement of Account**

Last statement: March 05, 2014  
 This statement: April 04, 2014  
 Total days in statement period: 30

500-001717-6

Direct inquiries to:  
 561 750-0075

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

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 925 S FEDERAL HWY SUITE 500  
 BOCA RATON FL 33432

0

**Summary of Account Balance**

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,280.39

**Non Personal Int Checking**

Account number  
 500-001717-6

Beginning balance	\$29,276.78		
Interest paid year to date	\$13.88		
Total additions	\$3.61	Total subtractions	\$0.00

Date	Description	Additions	Subtractions
04-04	#Interest	3.61	

**Daily balances**

Date	Amount	Date	Amount	Date	Amount
03-05	29,276.78	04-04	29,280.39		





**Statement of Account**

Last statement: February 05, 2014  
 This statement: March 05, 2014  
 Total days in statement period: 28

500-001717-6

Direct inquiries to:  
 561 750-0075

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

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 925 S FEDERAL HWY SUITE 500  
 BOCA RATON FL 33432

0

**Summary of Account Balance**

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,276.78

**Non Personal Int Checking**

Account number  
 500-001717-6

Beginning balance	\$29,273.41		
Interest paid year to date	\$10.27		
Total additions	\$3.37	Total subtractions	\$-0.00

Date	Description	Additions	Subtractions
03-05	#Interest	3.37	

**Daily balances**

Date	Amount	Date	Amount	Date	Amount
02-05	29,273.41	03-05	29,276.78		

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#XXH17680PCSTM

11051205000017176

Statement of Account

Last statement: October 12, 2012  
 This statement: November 05, 2012  
 Total days in statement period: 25

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L. BERNSTEIN  
 ROBERT L. SPALLINA & DONALD R. TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

1

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$8,822.90

Non Personal Int Checking

Account number  
 500-001717-6

1 Enclosure

Beginning balance	\$0.00		
Interest paid year to date	\$2.40		
Total additions	\$15,271.45	Total subtractions	\$-6,448.55

Number	Date	Amount	Control
282490	11-02	6,448.55	00000008002084

Date	Description	Control number	Additions	Subtractions
10-12	#Funds Trsfr-Credit TRANSFER FROM DEPOSIT ACCOUNT 0100009414	206001012120431	15,062.42	
11-02	#Deposit	00000008002079	206.63	
11-05	#Interest	00000000000000	2.40	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
10-12	15,062.42	11-02	8,820.50	11-05	8,822.90

#00X1768DPCSTM

12051205000017176

Statement of Account

Last statement: November 05, 2012  
 This statement: December 05, 2012  
 Total days in statement period: 30

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

Sabade11 United Bank, N.A.  
 1801 North Military Trail  
 Boca Raton, FL 33431-6395

1

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$7,961.65

Non Personal Int Checking

Account number 500-001717-6	Beginning balance	\$8,822.90		
1 Enclosure	Interest paid year to date	\$4.09		
	Total additions	\$1.69	Total subtractions	\$-862.94

Number	Date	Amount	Control
262491	11-14	862.94	000000008001949

Date	Description	Control number	Additions	Subtractions
12-05	*Interest	000000000000000	1.69	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
11-05	8,822.90	11-14	7,959.96	12-05	7,961.65

##XCH17680PCSTM

01041305000017176

Statement of Account

Last statement: December 05, 2012  
 This statement: January 04, 2013  
 Total days in statement period: 30

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
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 C/O TESCHER & SPALLINA  
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 BOCA RATON FL 33431

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

1

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$2,086.20

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$7,961.65
Interest paid year to date	\$0.75
Total additions	\$0.75
Total subtractions	\$-5,876.20

1 Enclosure

Number	Date	Amount	Control
282492	12-14	5,876.20	00000008001131

Date	Description	Control number	Additions	subtractions
01-04	#Interest	00000000000000	.75	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
12-05	7,961.65	12-14	2,085.45	01-04	2,086.20

##XXH1768DPCSTM

02051305000017176

Statement of Account

Last statement: January 04, 2013  
 This statement: February 05, 2013  
 Total days in statement period: 32

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

Sabadell United Bank, N.A.  
 1801 North Military Trail  
 BOCA RATON, FL 33431-6395

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$53,261.23

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$2,086.20		
Interest paid year to date	\$6.45		
Total additions	\$51,175.03	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
01-18	#Deposit	000000008001815	50,800.08	
01-25	#Deposit	000000008001197	368.25	
02-05	#Interest	000000000000000	5.70	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
01-04	2,086.20	01-25	53,255.53		
01-18	52,886.28	02-05	53,261.23		

##XXH1768DPCSTM

03051305000017176

Statement of Account

Last statement: February 05, 2013  
 This statement: March 05, 2013  
 Total days in statement period: 28

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

2

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,402.57

Non Personal Int Checking

Account number 500-001717-6  
 2 Enclosures  
 Beginning balance \$53,261.23  
 Interest paid year to date \$14.06  
 Total additions \$4,367.61 Total subtractions \$-28,226.27

Number	Date	Amount	Control
501	02-15	23,226.27	000000008001440
502	03-05	5,000.00	000001000001923

Date	Description	Control number	Additions	Subtractions
02-15	#Deposit	000000008001436	4,360.00	
03-05	#Interest	000000000000000	7.61	

Daily balances		Date		Amount	
Date	Amount	Date	Amount	Date	Amount
02-05	53,261.23	02-15	34,394.96	03-05	29,402.57

##XXH17680PCSTM

040513D5000017176

Statement of Account

Last statement: March 05, 2013  
 This statement: April 05, 2013  
 Total days in statement period: 31

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4835 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

Sabade'll United Bank, N.A.  
 1801 North Military Trail  
 Boca Raton, FL 33431-6295

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,408.81

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$29,402.57		
Interest paid year to date	\$20.30		
Total additions	\$6.24	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
04-05	#Interest	00000000000000	6.24	

Daily balances					
Date	AMOUNT	Date	AMOUNT	Date	Amount
03-05	29,402.57	04-05	29,408.81		

##XXH17680PCSTM

05031305000017176

Statement of Account

Last statement: April 05, 2013  
 This statement: May 03, 2013  
 Total days in statement period: 28

500-001717-6

Direct inquiries to:  
 561.750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

Sabade11 United Bank, N.A.  
 1801 North Military Trail  
 Boca Raton, FL 33431-6395

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,413.73

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$29,408.81		
Interest paid year to date	\$25.22		
Total additions	\$4.92	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
05-03	#Interest	0000000000000000	4.92	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
04-05	29,408.81	05-03	29,413.73		



##XXH1768DPCSTM

06051305000017176

Statement of Account

Last statement: May 03, 2013  
 This statement: June 05, 2013  
 Total days in statement period: 33

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

1

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,180.22

Non Personal Int Checking

Account number  
 500-001717-6

1 Enclosure

Beginning balance	\$29,413.73			
Interest paid year to date	\$29.21			
Total additions	\$3.99	Total subtractions	\$-237.50	

Number	Date	Amount	Control
503	06-05	237.50	000001000005606

Date	Description	Control number	Additions	Subtractions
06-05	#Interest	000000000000000	3.99	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
05-03	29,413.73	06-05	29,180.22		

##XXH1768DPCSTM

07051305000017176

Statement of Account

Last statement: June 05, 2013  
 This statement: July 05, 2013  
 Total days in statement period: 30

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

3

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$5,083.46

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$29,180.22		
Interest paid year to date	\$31.68		
Total additions	\$2.47	Total subtractions	\$-24,099.23

3 Enclosures

Number	Date	Amount	Control
504	06-17	3,797.50	000001000311504
505	06-26	20,000.00	000000016000008
506	07-01	301.73	000000016000156

Date	Description	Control number	Additions	Subtractions
07-05	*Interest	000000000000000	2.47	

Daily balances		Date	Amount	Date	Amount
Date	Amount	Date	Amount	Date	Amount
06-05	29,180.22	06-26	5,382.72	07-05	5,083.46
06-17	25,382.72	07-01	5,080.99		

##XXH1768DPCSTM

08051305000017176

Statement of Account

Last statement: July 05, 2013  
 This statement: August 05, 2013  
 Total days in statement period: 31

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$5,084.11

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$5,083.46		
Interest paid year to date	\$32.33		
Total additions	\$0.25	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
08-05	#Interest	0000000000000000	.65	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
07-05	5,083.46	08-05	5,084.11		

#>X1768DPCSTM

09051305000017176

Statement of Account

Last statement: August 05, 2013  
 This statement: September 05, 2013  
 Total days in statement period: 31

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

Sabade11 United Bank, N.A.  
 1801 North Military Trail  
 Boca Raton, FL 33431-6395

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$5,084.76
PURCHASING A NEW HOME? THINKING OF REFINANCING? OUR MORTGAGE EXPERTS CAN HELP YOU FIND A HOME LOAN TO MEET YOUR NEEDS. CALL 305-424-4745 TO GET A QUOTE TODAY.		

Non Personal Int checking

Account number  
 500-001717-6

Beginning balance	\$5,084.11		
Interest paid year to date	\$32.98		
Total additions	\$0.65	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
09-05	#Interest	00000000000000	.65	

Daily balances		Date	Amount	Date	Amount
08-05	\$,084.11	09-05	\$,084.76		

#>>H1768DPCSTM

10041305000017176

Statement of Account

Last statement: September 05, 2013  
 This statement: October 04, 2013  
 Total days in statement period: 29

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4655 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

1

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$11,322.57

PURCHASING A NEW HOME? THINKING OF REFINANCING? OUR MORTGAGE EXPERTS  
 CAN HELP YOU FIND A HOME LOAN TO MEET YOUR NEEDS. CALL 305-424-4745  
 TO GET A QUOTE TODAY.

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$5,084.76		
Interest paid year to date	\$33.79		
Total additions	\$7,685.81	Total subtractions	\$-1,448.00

1 Enclosure

Number	Date	Amount	Control
507	09-23	1,448.00	000001000010463

Date	Description	Control number	Additions	Subtractions
09-25	#Deposit	00000016000154	7,685.00	
10-04	#Interest	00000000000000	.81	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
09-05	5,084.76	09-25	11,321.76		
09-23	3,636.76	10-04	11,322.57		

#XXH1768DPCSTM

11051305000017176

Statement of Account

Last statement: October 04, 2013  
 This statement: November 05, 2013  
 Total days in statement period: 32

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$11,324.06

Non Personal Int checking

Account number  
 500-001717-6

Beginning balance	\$11,322.57		
Interest paid year to date	\$35.28		
Total additions	\$1.49	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
11-05	#Interest	000000000000000	1.49	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
10-04	11,322.57	11-05	11,324.06		

##X0H1768DPCSTM

12051305000017176

Statement of Account

Last statement: November 05, 2013  
 This statement: December 05, 2013  
 Total days in statement period: 30

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

Sabadell United Bank, N.A.  
 1001 North Military Trail  
 Boca Raton, FL 33431-6395

1

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$10,512.51

Non Personal Int Checking

Account number  
 500-001717-6

beginning balance	\$11,324.06			
Interest paid year to date	\$36.68			
Total additions	\$241.45	Total subtractions	\$-1,053.00	

1 Enclosure

Number	Date	Amount	Control
508	12-03	1,053.00	000001000007495

Date	Description	Control number	Additions	Subtractions
11-20	#Deposit	00000016000010	240.05	
12-05	#Interest	00000000000000	1.40	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
11-05	11,324.06	12-03	10,511.11		
11-20	11,564.11	12-05	10,512.51		

##XKH1768DPCSTM

01031405000017176

Statement of Account

Last statement: December 05, 2013  
 This statement: January 03, 2014  
 Total days in statement period: 29

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

Sabadell United Bank, N.A.  
 1801 North Military Trail  
 Boca Raton, FL 33431-6396

2

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,269.44

Non Personal Int Checking

Account number  
 500-001717-6

2 Enclosures

Beginning balance	\$10,512.51		
Interest paid year to date	\$2.93		
Total additions	\$30,002.93	Total subtractions	\$-11,246.00

Number	Date	Amount	Control
509	01-03	2,446.00	000001000001053
510	12-27	8,800.00	000000016000064

Date	Description	Control number	Additions	Subtractions
12-18	#Deposit	000000016000136	30,000.00	
01-03	#Interest	000000000000000	2.93	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
12-05	10,512.51	12-27	31,712.51		
12-18	40,512.51	01-03	29,269.44		



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02051405000017176

Statement of Account

Last statement: January 03, 2014  
 This statement: February 05, 2014  
 Total days in statement period: 33

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,273.41

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$29,269.44		
Interest paid year to date	\$6.90		
Total additions	\$3.97	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
02-05	#Interest	00000000000000	3.97	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
01-03	29,269.44	02-05	29,273.41		

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Statement of Account

Last statement: February 05, 2014  
 This statement: March 05, 2014  
 Total days in statement period: 28

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 925 S FEDERAL HWY SUITE 500  
 BOCA RATON FL 33432

Sabade11 United Bank, N.A.  
 1801 North Military Trail  
 Boca Raton, FL 33431-6395

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,276.78

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$29,273.41		
Interest paid year to date	\$10.27		
Total additions	\$3.37	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
03-05	#Interest	00000000000000	3.37	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
02-05	29,273.41	03-05	29,276.78		

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D4041405000017176

Statement of Account

Last statement: March 05, 2014  
 This statement: April 04, 2014  
 Total days in statement period: 30

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 925 S FEDERAL HWY SUITE 500  
 BOCA RATON FL 33432

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

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,280.39

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$29,276.78		
Interest paid year to date	\$13.88		
Total additions	\$3.61	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
04-04	*Interest	00000000000000	3.61	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
03-05	29,276.78	04-04	29,280.39		

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Statement of Account

Last statement: April 04, 2014  
 This statement: May 05, 2014  
 Total days in statement period: 31

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L. BERNSTEIN  
 ROBERT L. SPALLINA & DONALD R. TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 925 S FEDERAL HWY SUITE 500  
 BOCA RATON FL 33432

Sabade'll United Bank, N.A.  
 1801 North Military Trail  
 BOCA RATON, FL 33431-6395

1

summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking **	500-001717-6	\$0.00
** Closed Account - Final statement		

Non Personal Int Checking

Account number  
 500-001717-6

1 Enclosure

Beginning balance	\$29,280.39				
Interest paid year to date	\$15.80				
Total additions	\$1.92	Total subtractions		\$-29,282.31	
Date	Description	Control number	Additions	Subtractions	
04-21	*Closing Interest	042100215141431	1.92		
04-21	TLR 215 BR 22				
04-21	Debit Memo	000000017000156		-29,282.31	
Daily balances					
Date	Amount	Date	Amount	Date	Amount
04-04	29,280.39	04-21	0.00		

SIMON BERNSTEIN  
C/O ARBITRAGE INT'L MARKETING  
950 PENINSULA CORPORATE CIR STE 3010  
BOCA RATON FL 33487-1387





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

## Account Summary

	Account Number	Beginning Net Market Value	Ending Net Market Value	Change In Value	Start on Page
<b>Investment Account(s)</b>					
S BERNSTEIN - DEC'D TOD S BERNSTEIN	W32578002 <sup>1</sup>	0.00	0.00	0.00	4
S BERNSTEIN - DEC'D TOD S BERNSTEIN	24208956 <sup>2</sup>	0.00	0.00	0.00	5
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO	W32569007 <sup>1</sup>	528,016.02	530,839.65	2,823.63	6
<b>Total Value</b>		<b>\$528,016.02</b>	<b>\$530,839.65</b>	<b>\$2,823.63</b>	

This account summary is provided for informational purposes and includes assets at different entities.

(1) Assets held at JPMorgan Chase Bank, N.A., member Federal Deposit Insurance Corporation ("FDIC"), except for exchange-listed options, which are held at JPMorgan Clearing Corporation ("JPMCC"). The Asset Account Statement reflects brokerage transactions executed through J.P. Morgan Securities LLC ("JPMS"), see "Portfolio Activity Detail". Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMCC, a wholly owned subsidiary of JPMS. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.

(2) Assets held in Margin Account at JPMCC, member Financial Regulatory Authority ("FINRA") and Securities Investor Protection Corporation ("SIPC"). The Margin Account Statement reflects brokerage transactions executed by JPMS, see "Portfolio Activity Detail". Such transactions are cleared and carried through JPMCC.

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

## Client News

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

At December 31, 2013, JPMS LLC's net capital of \$12.8 billion exceeded the minimum regulatory net capital requirement of \$2.0 billion by \$10.8 billion. JPMCC's net capital of \$7.1 billion was approximately 7.6% of aggregate debit items and exceeded the minimum regulatory net capital requirement of \$1.8 billion by \$5.3 billion.

Complete copies of JPMS LLC's and JPMCC's individual audited Statement of Financial Condition may be obtained, at no cost, by accessing:

<http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>

Additionally, you may call 1-866-578-1300 to request a hard copy of the statement.

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Consolidated Statement Page 1

J.P.Morgan

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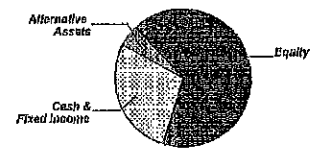
For the Period 3/1/14 to 3/31/14

## Consolidated Summary

### INVESTMENT ACCOUNTS

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	355,422.77	357,876.57	2,453.80	6,400.85	67%
Alternative Assets	28,231.15	24,642.56	(1,688.59)		5%
Cash & Fixed Income	146,382.10	148,220.51	1,858.41	5,658.74	28%
Market Value	\$628,016.02	\$530,639.64	\$2,623.62	\$12,058.69	100%
Accruals	0.00	0.01	0.01		
Market Value with Accruals	\$628,016.02	\$530,639.65	\$2,623.63		

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	528,016.02	517,816.39
Income & Distributions	1,700.93	2,489.64
Change in Investment Value	822.69	10,323.41
Ending Market Value	\$530,639.64	\$530,639.64
Accruals	0.01	0.01
Market Value with Accruals	\$530,639.65	\$530,639.65

This Consolidated Summary shows all of your investments at J.P. Morgan other than investments we hold in trust for you. These investments may be held in custody or investment management account at JPMorgan Chase Bank, N.A. (the "Bank") or in a brokerage or margin account at J.P. Morgan Clearing Corp. ("JPMCC"). Brokerage and margin accounts are non-discretionary and all investment decisions are made by the client. J.P. Morgan Securities LLC ("JPMS") does not provide advice on asset allocation or investment management services, nor do its personnel take discretion over any client accounts. Such advice and services are provided exclusively by the Bank.

Consolidated Statement Page 2

J.P.Morgan



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

### Consolidated Summary CONTINUED

INVESTMENT ACCOUNT(S) YEAR-TO-DATE

Portfolio Activity	Account Number	Beginning Market Value	Net Contributions/ Withdrawals	Income & Distributions	Change in Investment Value	Ending Market Value with Accruals
JPMCBNA ADF S BERNSTEIN-DECD IRA RO	W32966007	517,816.39		2,499.84	10,323.41	530,639.65

Tax Summary	Account Number	Taxable Income	Tax-Exempt Income	Other Income & Receipts	Realized Gain/Loss		Unrealized Gain/Loss <sup>1</sup>
					Short-term	Long-term	
JPMCBNA ADF S BERNSTEIN-DECD IRA RO	W32966007	2,499.84					174,684.92

<sup>1</sup>Unrealized Gain/Loss represents data from the time of account inception to the current statement period.



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

S BERNSTEIN - DEC'D TOD S BERNSTEIN ACCT. W32578002  
For the Period 3/1/14 to 3/31/14

## Asset Account

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### J.P. Morgan Team

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Todd Adelstein	Banker	661/995-5053
Christopher Prindle	Investment Specialist	661/838-4669
John Hawkins Jr	Client Service Team	800/578-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
Online access	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

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No market value or activity to report during this period

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

J.P.Morgan

Account W32578002 Page 1 of 1

Consolidated Statement Page 4

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*J.P. Morgan*



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BENJAMIN P BROWN

625 N FLAGLER DR STE 401

WEST PALM BEACH FL 33401-4025



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CUR 000476

**J.P.Morgan**

*J.P. Morgan*

CUR 000477

J.P. Morgan



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 5/1/14 to 5/31/14

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	

Online access [www.jpmorganonline.com](http://www.jpmorganonline.com)

### Table of Contents

	Page
Account Summary	2
Holdings	
Equity	4
Alternative Assets	7
Cash & Fixed Income	8
Portfolio Activity	10

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

CUR 000478

J.P.Morgan

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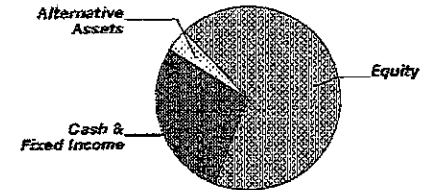
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change in Value	Estimated Annual Income	Current Allocation
Equity	359,712.28	366,876.23	7,163.95	6,400.95	68%
Alternative Assets	23,794.94	23,303.83	(491.11)		4%
Cash & Fixed Income	149,693.48	151,250.95	1,557.47	5,496.37	28%
<b>Market Value</b>	<b>\$533,200.70</b>	<b>\$541,431.01</b>	<b>\$8,230.31</b>	<b>\$11,897.32</b>	<b>100%</b>
Accruals	0.30	0.31	0.01		
<b>Market Value with Accruals</b>	<b>\$533,201.00</b>	<b>\$541,431.32</b>	<b>\$8,230.32</b>		

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	533,200.70	517,816.39
Income & Distributions	413.34	3,272.51
Change in Investment Value	7,816.97	20,342.11
<b>Ending Market Value</b>	<b>\$541,431.01</b>	<b>\$541,431.01</b>
Accruals	0.31	0.31
<b>Market Value with Accruals</b>	<b>\$541,431.32</b>	<b>\$541,431.32</b>

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	413.04	3,272.12
Interest Income	0.30	0.39
<b>Taxable Income</b>	<b>\$413.34</b>	<b>\$3,272.51</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$182,758.55</b>

CUR 000479

J.P.Morgan





JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 5/1/14 to 5/31/14

## Account Summary CONTINUED

<u>Cost Summary</u>	<u>Cost</u>
Equity	195,273.27
Cash & Fixed Income	41,772.50
<b>Total</b>	<b>\$237,045.77</b>

CUR 000480

J.P.Morgan



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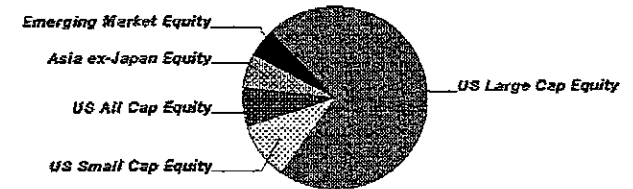
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	256,657.91	261,966.20	5,308.29	49%
US Small Cap Equity	38,081.89	39,168.50	1,086.61	7%
US All Cap Equity	24,614.44	24,825.69	211.25	5%
Asia ex-Japan Equity	22,814.97	23,585.75	770.78	4%
Emerging Market Equity	17,543.07	17,330.09	(212.98)	3%
<b>Total Value</b>	<b>\$359,712.28</b>	<b>\$366,876.23</b>	<b>\$7,163.95</b>	<b>68%</b>

### Asset Categories



Equity as a percentage of your portfolio - 68%

Market Value/Cost	Current Period Value
Market Value	366,876.23
Tax Cost	195,273.27
Unrealized Gain/Loss	171,602.96
Estimated Annual Income	6,400.95
Yield	1.74%

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	98.75	585.000	57,768.75	27,138.89	30,629.86	1,123.20	1.94%

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JPMCBNA ACF S BERNSTEIN-DECD IRA RO ACCT. W32585007  
For the Period 5/1/14 to 5/31/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	89.23	806.000	71,919.38	32,403.66	39,515.72	938.99	1.31%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	75.27	913.000	68,721.51	32,299.02	36,422.49	2,033.25	2.96%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	93.28	477.000	44,494.56	17,877.74	26,616.82	454.58	1.02%
SECTOR SPDR TRUST S/B1-ENERGY 81369Y-50-6 XLE	95.31	200.000	19,062.00	15,219.74	3,842.26	319.40	1.68%
<b>Total US Large Cap Equity</b>			<b>\$261,966.20</b>	<b>\$124,939.05</b>	<b>\$137,027.15</b>	<b>\$4,869.42</b>	<b>1.86%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	108.50	361.000	39,168.50	16,876.22	22,292.28	410.09	1.05%
<b>US All Cap Equity</b>							
GATEWAY FUND-A 367829-20-7 GATE X	29.38	844.986	24,825.69	19,966.21	4,859.48	342.21	1.38%

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> <u>Accrued Div.</u>	Yield
<b>Asia ex-Japan Equity</b>							
T ROWE PRICE NEW ASIA 77956H-60-0 PRAS X	16.83	1,401.411	23,585.75	20,904.48	2,681.27	210.21	0.89%
<b>Emerging Market Equity</b>							
I SHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	37.43	463.000	17,330.09	12,587.31	4,742.78	569.02	3.28%

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
 For the Period 5/1/14 to 5/31/14

## Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hard Assets	23,794.94	23,303.83	(491.11)	4%

## Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost	Est. Annual Income Accrued Income
<b>Hard Assets</b>					
ISHARES SILVER TRUST 46428Q-10-9 SLV	18.08	1,289.000	23,303.83	14,574.94	



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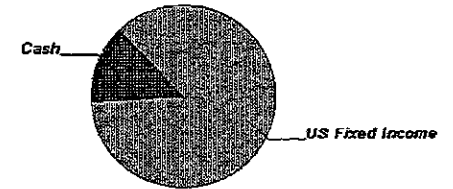
For the Period 5/1/14 to 5/31/14

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change in Value	Current Allocation
Cash	19,673.87	19,714.74	40.87	4%
US Fixed Income	130,019.61	131,536.21	1,516.60	24%
<b>Total Value</b>	<b>\$149,693.48</b>	<b>\$151,250.95</b>	<b>\$1,557.47</b>	<b>28%</b>

### Asset Categories

Market Value/Cost	Current Period Value
Market Value	151,250.95
Tax Cost	41,772.50
Unrealized Gain/Loss	2,426.70
Estimated Annual Income	5,496.37
Accrued Interest	0.31
Yield	3.63%



Cash & Fixed Income as a percentage of your portfolio - 28 %

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	151,250.95	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	19,714.74	13%
Mutual Funds	131,536.21	87%
<b>Total Value</b>	<b>\$151,250.95</b>	<b>100%</b>

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

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.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

### Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	19,714.74	19,714.74	19,714.74		1.97 0.31	0.01% <sup>1</sup>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	15.65	7,503.17	117,424.59	10,372.84 **	N/A	4,989.60	4.25%
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	119.59	118.00	14,111.62	11,684.92	2,426.70	504.80	3.58%
<b>Total US Fixed Income</b>			<b>\$131,536.21</b>	<b>\$22,057.76</b>	<b>\$2,426.70</b>	<b>\$5,494.40</b>	<b>4.18%</b>



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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

For the Period 5/1/14 to 5/31/14

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	19,673.87	--
<b>INFLOWS</b>		
Income	413.34	3,272.51
<b>Total Inflows</b>	<b>\$413.34</b>	<b>\$3,272.51</b>
<b>TRADE ACTIVITY</b>		
Settled Securities Purchased	(372.47)	(1,793.09)
<b>Total Trade Activity</b>	<b>(\$372.47)</b>	<b>(\$1,793.09)</b>
<b>Ending Cash Balance</b>	<b>\$19,714.74</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

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
5/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 04/01/14 - 04/30/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$19,665.85 AS OF 05/01/14			0.30
5/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.34381 PER SHARE (ID: 464287-24-2)	118.000	0.344	40.57

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
 For the Period 5/1/14 to 5/31/14

**INFLOWS & OUTFLOWS**

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
5/28	Div Domest	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.050 PER SHARE AS OF 05/27/14 (ID: 543495-83-2)	7,503.169	0.05	372.47
<b>Total Inflows &amp; Outflows</b>					<b>\$413.34</b>

**TRADE ACTIVITY**

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
5/28	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.050 PER SHAR REINVESTED @ \$15.57	23.922	15.57	(372.47)
5/28		J.P.MORGAN SECURITIES LLC AS AGENT AS OF 05/27/14 (ID: 543495-83-2)			



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For the Period 5/1/14 to 5/31/14

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

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

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

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

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

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

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

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

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

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

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

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

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

**Offshore Deposits - London and Nassau**

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For the Period 5/1/14 to 5/31/14

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

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

#### Fund manager disclosure information available upon request

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

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

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

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

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

#### In Case of Errors or Questions About Your Electronic Transfers.

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For the Period 5/1/14 to 5/31/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.



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For the Period 5/1/14 to 5/31/14

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.

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For the Period 5/1/14 to 5/31/14

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



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Disclosures Page 5 of 5

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625 N FLAGLER DR STE 401

WEST PALM BEACH FL 33401-4025



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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 4/1/14 to 4/30/14

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	

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### Table of Contents

	Page
Account Summary	2
Holdings	
Equity	4
Alternative Assets	7
Cash & Fixed Income	8
Portfolio Activity	10

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



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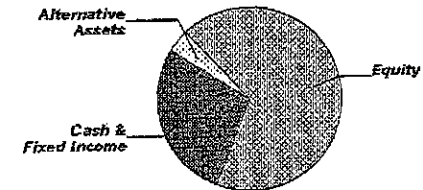


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 4/1/14 to 4/30/14

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	357,876.57	359,712.28	1,835.71	6,400.95	68%
Alternative Assets	24,542.56	23,794.94	(747.62)		4%
Cash & Fixed Income	148,220.51	149,693.48	1,472.97	5,587.28	28%
<b>Market Value</b>	<b>\$530,639.64</b>	<b>\$533,200.70</b>	<b>\$2,561.06</b>	<b>\$11,988.23</b>	<b>100%</b>
Accruals	0.01	0.30	0.29		
<b>Market Value with Accruals</b>	<b>\$530,639.65</b>	<b>\$533,201.00</b>	<b>\$2,561.35</b>		

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>530,639.64</b>	<b>517,816.39</b>
Income & Distributions	359.33	2,859.17
Change In Investment Value	2,201.73	12,525.14
<b>Ending Market Value</b>	<b>\$533,200.70</b>	<b>\$533,200.70</b>
Accruals	0.30	0.30
<b>Market Value with Accruals</b>	<b>\$533,201.00</b>	<b>\$533,201.00</b>

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	359.32	2,859.08
Interest Income	0.01	0.09
<b>Taxable Income</b>	<b>\$359.33</b>	<b>\$2,859.17</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$175,915.79</b>

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 4/1/14 to 4/30/14

## Account Summary CONTINUED

<b>Cost Summary</b>	<b>Cost</b>
Equity	195,273.27
Cash & Fixed Income	41,359.16
<b>Total</b>	<b>\$236,632.43</b>



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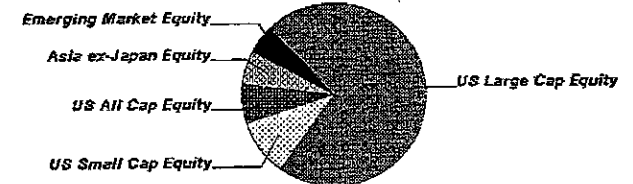


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 4/1/14 to 4/30/14

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	255,113.74	256,657.91	1,544.17	49%
US Small Cap Equity	38,598.12	38,081.89	(516.23)	7%
US All Cap Equity	24,529.94	24,614.44	84.50	5%
Asia ex-Japan Equity	22,702.86	22,814.97	112.11	4%
Emerging Market Equity	16,931.91	17,543.07	611.16	3%
<b>Total Value</b>	<b>\$357,876.57</b>	<b>\$359,712.28</b>	<b>\$1,835.71</b>	<b>68%</b>

### Asset Categories



Equity as a percentage of your portfolio - 68 %

Market Value/Cost	Current Period Value
Market Value	359,712.28
Tax Cost	195,273.27
Unrealized Gain/Loss	164,439.01
Estimated Annual Income	6,400.95
Yield	1.77%

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	97.38	585.000	56,967.30	27,138.89	29,828.41	1,123.20	1.97%

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

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

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	86.60	806.000	69,799.60	32,403.66	37,395.94	938.99	1.35%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	74.84	913.000	68,328.92	32,299.02	36,029.90	2,033.25	2.98%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	89.76	477.000	42,814.09	17,877.74	24,936.35	454.58	1.06%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	93.74	200.000	18,748.00	15,219.74	3,528.26	319.40	1.70%
<b>Total US Large Cap Equity</b>			<b>\$256,657.91</b>	<b>\$124,939.05</b>	<b>\$131,718.86</b>	<b>\$4,869.42</b>	<b>1.90%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	105.49	361.000	38,081.89	16,876.22	21,205.67	410.09	1.08%
<b>US All Cap Equity</b>							
GATEWAY FUND-A 367829-20-7 GATE X	29.13	844.986	24,614.44	19,966.21	4,648.23	342.21	1.39%



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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 4/1/14 to 4/30/14

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> Accrued Div.	Yield
<b>Asia ex-Japan Equity</b>							
T ROWE PRICE NEW ASIA 77956H-50-0 PRAS X	16.28	1,401.411	22,814.97	20,904.48	1,910.49	210.21	0.92%
<b>Emerging Market Equity</b>							
I SHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	37.89	463.000	17,543.07	12,587.31	4,955.76	569.02	3.24%

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
 For the Period 4/1/14 to 4/30/14

## Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hard Assets	24,542.56	23,794.94	(747.62)	4%

## Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost	Est. Annual Income Accrued Income
<b>Hard Assets</b>					
ISHARES SILVER TRUST 46428Q-10-9 SLV	18.46	1,289.000	23,794.94	14,574.94	

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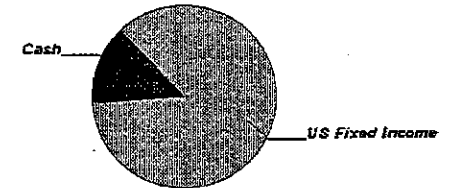


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 4/1/14 to 4/30/14

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	19,633.77	19,673.87	40.10	4%
US Fixed Income	128,586.74	130,019.61	1,432.87	24%
<b>Total Value</b>	<b>\$148,220.51</b>	<b>\$149,693.48</b>	<b>\$1,472.97</b>	<b>28%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	149,693.48
Tax Cost	41,359.16
Unrealized Gain/Loss	2,256.78
Estimated Annual Income	5,587.28
Accrued Interest	0.30
Yield	3.73%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	149,693.48	100%

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	19,673.87	13%
Mutual Funds	130,019.61	87%
<b>Total Value</b>	<b>\$149,693.48</b>	<b>100%</b>

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007

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

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.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

### Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	19,673.87	19,673.87	19,673.87		1.96 0.30	0.01% <sup>1</sup>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	15.52	7,479.25	116,077.91	10,000.37 **	N/A	5,078.40	4.38%
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	118.15	118.00	13,941.70	11,684.92	2,256.78	506.92	3.64%
<b>Total US Fixed Income</b>			<b>\$130,019.61</b>	<b>\$21,685.29</b>	<b>\$2,256.78</b>	<b>\$5,585.32</b>	<b>4.30%</b>

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 4/1/14 to 4/30/14

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>19,633.77</b>	<b>--</b>
<b>INFLOWS</b>		
Income	359.33	2,859.17
<b>Total Inflows</b>	<b>\$359.33</b>	<b>\$2,859.17</b>
<b>TRADE ACTIVITY</b>		
Settled Securities Purchased	(319.23)	(1,420.62)
<b>Total Trade Activity</b>	<b>(\$319.23)</b>	<b>(\$1,420.62)</b>
<b>Ending Cash Balance</b>	<b>\$19,673.87</b>	<b>--</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

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
4/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 03/01/14 - 03/31/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$18,451.07 AS OF 04/01/14			0.01
4/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.33972 PER SHARE (ID: 464287-24-2)	118.000	0.34	40.09

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JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 4/1/14 to 4/30/14

**INFLOWS & OUTFLOWS**

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
4/28	Div Domest	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.043 PER SHARE AS OF 04/25/14 (ID: 543495-83-2)	7,479.247	0.043	\$19.23
<b>Total Inflows &amp; Outflows</b>					<b>\$359.33</b>

**TRADE ACTIVITY**

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
4/28	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME	20.649	15.46	(319.23)
4/28		DIVIDEND @ 0.043 PER SHAR REINVESTED @ \$15.46 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 04/25/14 (ID: 543495-83-2)			

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Offshore Deposits - London and Nassau**

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

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

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

**Fund manager disclosure information available upon request**

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

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

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

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

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**

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

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.



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

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.

000513



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

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



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Disclosures Page 5 of 5

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625 N FLAGLER DR STE 401  
WEST PALM BEACH FL 33401-4025



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACY S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

## Asset Account

J.P. Morgan Team		
Todd Adelstein	Banker	661/996-8053
Christopher Prindle	Investment Specialist	661/838-4669
John Hawkins Jr	Client Service Team	800/676-0938
Stephen Porter	Client Service Team	
Brian Lutter	Client Service Team	
Online access	<a href="http://www.jp.morganonline.com">www.jp.morganonline.com</a>	

Table of Contents	Page
Account Summary	2
Holdings	
Equity	4
Alternative Assets	6
Cash & Fixed Income	7
Portfolio Activity	8

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

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Page 1 of 13

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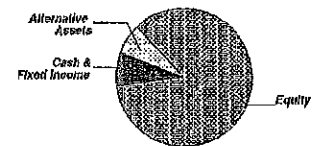


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W82585007  
For the Period 6/1/14 to 6/30/14

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	366,876.23	328,415.08	(40,461.15)	5,812.44	85%
Alternative Assets	23,303.83	28,102.25	2,798.42		7%
Cash & Fixed Income	161,250.95	29,370.70	(121,880.25)	503.61	8%
Market Value	\$541,431.01	\$381,888.03	(\$159,542.98)	\$6,316.05	100%
Accruals	0.31	0.22	(0.09)		
Market Value with Accruals	\$541,431.32	\$381,888.25	(\$159,543.07)		

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	541,431.01	517,816.39
Contributions	9,764.88	9,764.88
Withdrawals & Fees	(14,754.88)	(14,754.88)
Securities Transferred In	364,510.64	364,510.64
Securities Transferred Out	(634,873.80)	(634,873.80)
Net Contributions/Withdrawals	(\$175,362.96)	(\$175,362.86)
Income & Distributions	997.16	4,289.57
Change In Investment Value	14,522.82	35,164.93
Ending Market Value	\$381,888.03	\$381,888.03
Accruals	0.22	0.22
Market Value with Accruals	\$381,888.25	\$381,888.25

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JPMCBNA ACF S BERNSTEIN-DECD IRA RO ACCT. W32685007  
For the Period 6/1/14 to 6/30/14

**Account Summary** CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	998.86	4,268.97
Interest Income	0.31	0.70
<b>Taxable Income</b>	<b>\$997.16</b>	<b>\$4,269.67</b>

	To-Date Value
Unrealized Gain/Loss	\$186,927.67

<b>Cost Summary</b>	Cost
Equity	164,402.68
Cash & Fixed Income	28,982.94
<b>Total</b>	<b>\$193,385.62</b>

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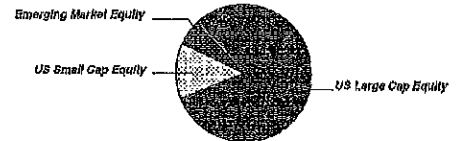


JPMCBNA ACF S BERNSTEIN-DECD IRA RO AGGT. W325B5007  
For the Period 6/1/14 to 6/30/14

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change in Value	Current Allocation
US Large Cap Equity	281,966.20	268,406.00	6,440.70	69%
US Small Cap Equity	99,168.60	40,296.43	1,129.83	11%
US All Cap Equity	24,625.69	0.00	(24,625.69)	
Asia ex-Japan Equity	23,685.75	0.00	(23,685.75)	
Emerging Market Equity	17,330.09	17,709.76	379.66	5%
<b>Total Value</b>	<b>\$366,876.23</b>	<b>\$326,415.08</b>	<b>(\$40,461.15)</b>	<b>85%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	326,415.08
Tax Cost	154,402.58
Unrealized Gain/Loss	172,012.50
Estimated Annual Income	6,612.44
Yield	1.76%

Equity as a percentage of your portfolio - 85%

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	101.27	686.000	69,212.95	27,188.69	32,104.08	1,123.20	1.00%

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Page 4 of 13



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES CORE U.S. GROWTH ETF 484287-61-4 IWF	90.93	806.000	73,289.68	32,403.66	40,886.02	938.99	1.28%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	76.98	913.000	70,282.74	32,298.02	37,983.72	2,086.20	2.97%
MORGAN STANLEY TECHNOLOGY ETF 78484A-10-2 MTK	95.54	477.000	46,871.63	17,877.74	27,993.89	458.39	1.01%
SECTOR SPDR TRUST S/BI-ENERGY 81369Y-50-6 XLE	100.10	200.000	20,020.00	15,219.74	4,800.26	337.20	1.68%
<b>Total US Large Cap Equity</b>			<b>\$268,406.90</b>	<b>\$124,830.05</b>	<b>\$143,467.85</b>	<b>\$4,943.98</b>	<b>1.84%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	111.63	361.000	40,298.43	16,876.22	23,422.21	410.09	1.02%
<b>Emerging Market Equity</b>							
ISHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	38.25	463.000	17,709.75	12,587.31	5,122.44	463.37	2.69%

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Page 5 of 13



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32595007  
For the Period 6/1/14 to 6/30/14

### Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hard Assets	23,303.83	26,102.25	2,798.42	7%

### Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost	Est. Annual Income Accrued Income
<b>Hard Assets</b>					
ISHARES SILVER TRUST 46428Q-10-9 SLV	20.25	1,289.000	26,102.25	14,574.94	

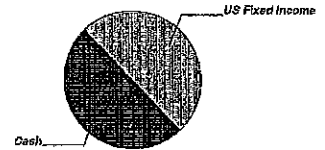


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	19,714.74	15,298.02	(4,416.72)	4%
US Fixed Income	131,536.21	14,072.68	(117,463.53)	4%
<b>Total Value</b>	<b>\$161,250.95</b>	<b>\$29,370.70</b>	<b>(\$121,880.25)</b>	<b>8%</b>

Asset Categories



Market Value/Cost	Current Period Value
Market Value	29,370.70
Tax Cost	26,982.94
Unrealized Gain/Loss	2,387.76
Estimated Annual Income	503.81
Accrued Interest	0.22
Yield	1.71%

Cash & Fixed Income as a percentage of your portfolio - 8%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	29,370.70	100%

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	15,298.02	53%
Mutual Funds	14,072.68	47%
<b>Total Value</b>	<b>\$29,370.70</b>	<b>100%</b>

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

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JPMCBNA ACF S BERNSTEIN-DECD IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

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	15,298.02	15,298.02	15,298.02		1.52 0.22	0.01% <sup>1</sup>
<b>US Fixed Income</b>							
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	119.26	118.00	14,072.68	11,684.92	2,387.76	502.09	3.57%

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JPMCBNA ACT'S BERNSTEIN-DEC'D IRA RO ACCT, W32585007  
For the Period 6/1/14 to 6/30/14

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	10,714.74	--
<b>INFLOWS</b>		
Income	997.16	4,269.67
Contributions	9,764.88	9,764.88
<b>Total Inflows</b>	<b>\$10,762.04</b>	<b>\$14,024.65</b>
<b>OUTFLOWS **</b>		
Withdrawals	(14,764.88)	(14,764.88)
<b>Total Outflows</b>	<b>(\$14,764.88)</b>	<b>(\$14,764.88)</b>
<b>TRADE ACTIVITY</b>		
Settled Securities Purchased	(418.88)	(2,206.97)
<b>Total Trade Activity</b>	<b>(\$418.88)</b>	<b>(\$2,206.97)</b>
<b>Ending Cash Balance</b>	<b>\$15,295.02</b>	<b>--</b>

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In	364,510.64	364,510.64
Securities Transferred Out	(534,873.60)	(534,873.60)

\* Year to date information is calculated on a calendar year basis.

\*\* Your account's standing instructions use a HIGH COST method for relieving assets from your position

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Page 9 of 13

CUR 000525



JPMCBNA ACFS BERNSTEIN-DEC'D IRA RO ACOT. W92685007  
For the Period 6/1/14 to 6/30/14

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
6/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 05/01/14 - 05/31/14 @ .01% RATE ON AVG COLLECTED BALANCE OF \$19,706.88 AS OF 05/01/14			0.31
6/5	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.337562 PER SHARE (ID: 464287-24-2)	118.000	0.338	39.89
6/23	IRA Cash Transfer	ASSET TRANSFER TO A/C M66828004			(14,764.88)
6/23	Div Domestic	GATEWAY FUND-A @ 0.089 PER SHARE AS OF 06/20/14 (ID: 367829-20-7)	847.831	0.089	83.74
6/25	IRA Cash Transfer	ASSET TRANSFER FROM A/C M66828004			9,764.88
6/25	Div Domestic	LODMIS SAYLES FDS I BOND FD RETAIL @ 0.044 PER SHARE AS OF 06/24/14 (ID: 543495-83-2)	7,524.130	0.044	330.14
6/30	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.594895 PER SHARE (ID: 464287-16-8)	918.000	0.696	643.14
Total Inflows & Outflows					(\$4,002.84)

### SECURITIES TRANSFERRED IN/OUT

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Page 10 of 13



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred In</b>				
6/25	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER FROM A/C M56828004 (ID: 46428Q-10-8)	1,269.000 14,574.84	25,888.12
6/25	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER FROM A/C M56828004 (ID: 464287-18-8)	913.000 82,298.02	69,858.83
6/25	IRA NonCashTransfr	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER FROM A/C M56828004 (ID: 464287-24-2)	118.000 11,684.92	14,047.90
6/25	IRA NonCashTransfr	ISHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER FROM A/C M56828004 (ID: 464287-39-0)	468.000 12,687.31	17,876.43
6/25	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER FROM A/C M56828004 (ID: 464287-59-8)	686.000 27,138.89	69,049.90
6/25	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER FROM A/C M56828004 (ID: 464287-61-4)	808.000 32,403.66	72,604.48
6/25	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER FROM A/C M56828004 (ID: 78484A-10-2)	477.000 17,877.74	45,310.23
6/25	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/E-ENERGY ASSET TRANSFER FROM A/C M56828004 (ID: 81369Y-60-6)	200.000 15,219.74	18,892.00
6/25	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER FROM A/C M56828004 (ID: 82204A-50-4)	351.000 16,878.22	40,052.95
<b>Total Securities Transferred In</b>				<b>\$364,510.64</b>
<b>Securities Transferred Out</b>				
6/23	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER TO A/C M56828004 (ID: 46428Q-10-8)	(1,269.000) 14,574.84	(25,818.67)

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Page 11 of 13





JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred Out</b>				
6/23	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-16-8)	(813.000) 32,299.02	(70,702.72)
6/23	IRA NonCashTransfr	ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-24-2)	(118.000) 11,684.92	(13,990.08)
6/23	IRA NonCashTransfr	ISHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-39-0)	(463.000) 12,587.31	(18,121.82)
6/23	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER TO A/C M55828004 (ID: 464287-69-8)	(586.000) 27,138.89	(59,600.35)
6/23	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER TO A/C M55828004 (ID: 464287-61-4)	(806.000) 32,403.86	(73,031.86)
6/23	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER TO A/C M55828004 (ID: 78464A-10-2)	(477.000) 17,877.74	(45,286.38)
6/23	IRA NonCashTransfr	SECTOR SPDR TRUST S&P ENERGY ASSET TRANSFER TO A/C M55828004 (ID: 81369Y-60-6)	(200.000) 16,219.74	(20,186.00)
6/23	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER TO A/C M55828004 (ID: 92204A-50-4)	(361.000) 16,078.22	(40,247.89)
6/26	IRA NonCashTransfr	GATEWAY FUND-A ASSET TRANSFER TO A/C M55828004 AS OF 06/26/14 (ID: 387829-20-7)	(844.888) 19,953.06	(24,884.84)
6/26	IRA NonCashTransfr	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER TO A/C M55828004 AS OF 06/26/14 (ID: 543495-83-2)	(7,603.169) 10,702.98	(118,826.10)
6/26	IRA NonCashTransfr	T ROWE PRICE NEW ASIA ASSET TRANSFER TO A/C M55828004 AS OF 06/26/14 (ID: 77956H-50-0)	(1,401.411) 20,904.48	(24,082.23)

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Page 12 of 13



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. WS2585007  
For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred Out</b>				
6/30	Free Delivery	GATEWAY FUND-A ASSET TRANSFER TO A/C M56828-0 EST OF SIMON BERNSTEIN INHERITED IRA AS OF 06/26/14 (ID: 367829-20-7)	(2,845) 66.89	(83.84)
6/30	Free Delivery	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER TO A/C M56828-0 EST OF SIMON BERNSTEIN INHERITED IRA AS OF 06/26/14 (ID: 543495-83-2)	(20,961) 0.00	(332.02)
<b>Total Securities Transferred Out</b>				<b>(\$534,873.80)</b>

**TRADE ACTIVITY**

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
6/23 6/23	Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.089 PER SHAR REINVESTED @ \$29.43 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/20/14 (ID: 367829-20-7)	2,846	29.434	(83.74)
6/25 6/25	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.044 PER SHAR REINVESTED @ \$15.75 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/24/14 (ID: 543495-83-2)	20,961	15.75	(330.14)
<b>Total Settled Securities Purchased</b>					<b>(\$413.88)</b>

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For the Period 6/1/14 to 6/30/14

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

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

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

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

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

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

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

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

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

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

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

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

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

Offshore Deposits - London and Nassau

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Disclosures Page 1 of 5

CUR 000531



For the Period 6/1/14 to 6/30/14

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities L.L.C. ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

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

**Fund manager disclosure information available upon request**

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

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

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

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

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS. In non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P. Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers,**

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Disclosures Page 2 of 5



For the Period 6/1/14 to 6/30/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPSS, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number, (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information, (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P. Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P. Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.



For the Period 6/1/14 to 6/30/14

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.

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Disclosures Page 4 of 5



For the Period 6/1/14 to 6/30/14

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

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Disclosures Page 5 of 5





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

CUR 000537





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

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Asset Account

J.P. Morgan Team			Table of Contents	Page
Todd Adelstein	Banker	561/995-5053	Account Summary	2
Christopher Prindle	Investment Specialist	561/838-4669	Holdings	
John Hawkins Jr	Client Service Team	800/576-0938	Equity	4
Stephen Porter	Client Service Team		Cash & Fixed Income	6
Brian Lutter	Client Service Team		Portfolio Activity	8
<b>Online access</b>	<b><a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a></b>			

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

CUR 000539

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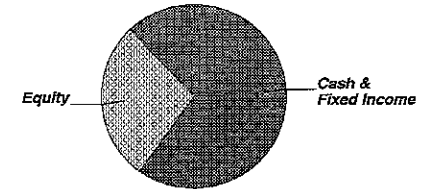


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	0.00	49,420.65	49,420.65	549.34	28%
Cash & Fixed Income	0.00	124,504.06	124,504.06	4,943.87	72%
<b>Market Value</b>	<b>\$0.00</b>	<b>\$173,924.71</b>	<b>\$173,924.71</b>	<b>\$5,493.21</b>	<b>100%</b>

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>0.00</b>	<b>0.00</b>
Contributions	14,754.88	14,754.88
Withdrawals & Fees	(9,754.88)	(9,754.88)
Securities Transferred In	534,873.60	534,873.60
Securities Transferred Out	(364,510.64)	(364,510.64)
<b>Net Contributions/Withdrawals</b>	<b>\$175,362.96</b>	<b>\$175,362.96</b>
Income & Distributions	246.60	246.60
Change In Investment Value	(1,684.85)	(1,684.85)
<b>Ending Market Value</b>	<b>\$173,924.71</b>	<b>\$173,924.71</b>

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	246.60	246.60
<b>Taxable Income</b>	<b>\$246.60</b>	<b>\$246.60</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$8,466.22</b>

CUR 000540



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Account Summary CONTINUED

<b>Cost Summary</b>	<b>Cost</b>
Equity	40,954.43
Cash & Fixed Income	15,949.58
<b>Total</b>	<b>\$56,904.01</b>

CUR 000541

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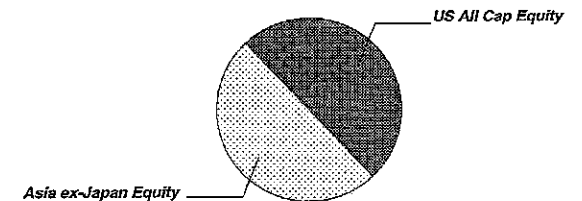


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US All Cap Equity	0.00	24,994.06	24,994.06	14%
Asia ex-Japan Equity	0.00	24,426.59	24,426.59	14%
<b>Total Value</b>	<b>\$0.00</b>	<b>\$49,420.65</b>	<b>\$49,420.65</b>	<b>28%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	49,420.65
Tax Cost	40,954.43
Unrealized Gain/Loss	8,466.22
Estimated Annual Income	549.34
Yield	1.11 %

Equity as a percentage of your portfolio - 28 %

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US All Cap Equity</b>							
GATEWAY FUND-A 367829-20-7 GATE X	29.48	847.831	24,994.06	20,049.95	4,944.11	339.13	1.36 %

CUR 000542



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> <u>Accrued Div.</u>	Yield
<b>Asia ex-Japan Equity</b>							
<b>T ROWE PRICE NEW ASIA</b> 77956H-50-0 PRAS X	17.43	1,401.411	24,426.59	20,904.48	3,522.11	210.21	0.86%

CUR 000543

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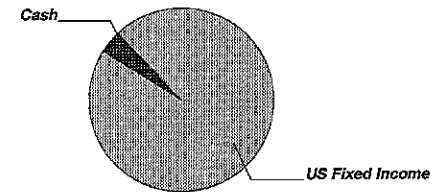


EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	0.00	5,246.60	5,246.60	3%
US Fixed Income	0.00	119,257.46	119,257.46	69%
<b>Total Value</b>	<b>\$0.00</b>	<b>\$124,504.06</b>	<b>\$124,504.06</b>	<b>72%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	124,504.06
Tax Cost	15,949.58
Estimated Annual Income	4,943.87
Yield	3.97%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	124,504.06	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income as a percentage of your portfolio - 72 %

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	5,246.60	4%
Mutual Funds	119,257.46	96%
<b>Total Value</b>	<b>\$124,504.06</b>	<b>100%</b>

CUR 000544



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

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.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

## Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	5,246.60	5,246.60	5,246.60		0.52	0.01% <sup>1</sup>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	15.85	7,524.13	119,257.46	10,702.98 **	N/A	4,943.35	4.15%



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	0.00	--
<b>INFLOWS</b>		
Income	246.60	246.60
Contributions	14,754.88	14,754.88
<b>Total Inflows</b>	<b>\$15,001.48</b>	<b>\$15,001.48</b>
<b>OUTFLOWS **</b>		
Withdrawals	(9,754.88)	(9,754.88)
<b>Total Outflows</b>	<b>(\$9,754.88)</b>	<b>(\$9,754.88)</b>
<b>Ending Cash Balance</b>	<b>\$5,246.60</b>	<b>--</b>

Securities Transferred In/Out	Current Period Value	Year-To-Date Value*
Securities Transferred In	534,873.60	534,873.60
Securities Transferred Out	(364,510.64)	(364,510.64)

\* Year to date information is calculated on a calendar year basis.

\*\* Your account's standing instructions use a HIGH COST method for relieving assets from your position



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
6/30	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.322615 PER SHARE (ID: 78464A-10-2)	477.000	0.323	153.89
6/30	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.46353 PER SHARE (ID: 81369Y-50-6)	200.000	0.464	92.71
<b>Total Income</b>					<b>\$246.60</b>
<b>Contributions</b>					
6/23	IRA Cash Transfer	ASSET TRANSFER FROM A/C W32585007			14,754.88
<b>Withdrawals</b>					
6/25	IRA Cash Transfer	ASSET TRANSFER TO A/C W32585007			(9,754.88)

CUR 000547

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

SECURITIES TRANSFERRED IN/OUT

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred In</b>				
6/23	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER FROM A/C W32585007 (ID: 46428Q-10-9)	1,289.000 14,574.94	25,818.67
6/23	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-16-8)	913.000 32,299.02	70,702.72
6/23	IRA NonCashTransfr	ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-24-2)	118.000 11,684.92	13,990.08
6/23	IRA NonCashTransfr	1 SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-39-0)	463.000 12,587.31	18,121.82
6/23	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER FROM A/C W32585007 (ID: 464287-59-8)	585.000 27,138.89	59,500.35
6/23	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER FROM A/C W32585007 (ID: 464287-61-4)	806.000 32,403.66	73,031.66
6/23	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER FROM A/C W32585007 (ID: 78464A-10-2)	477.000 17,877.74	45,286.38
6/23	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER FROM A/C W32585007 (ID: 81369Y-50-6)	200.000 15,219.74	20,186.00
6/23	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER FROM A/C W32585007 (ID: 92204A-50-4)	361.000 16,876.22	40,247.89
6/26	IRA NonCashTransfr	GATEWAY FUND-A ASSET TRANSFER FROM A/C W32585007 AS OF 06/25/14 (ID: 367829-20-7)	844.986 19,983.06	24,884.84
6/26	IRA NonCashTransfr	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER FROM A/C W32585007 AS OF 06/25/14 (ID: 543495-83-2)	7,503.169 10,702.98	118,625.10

CUR 000548



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred In</b>				
6/26	IRA NonCashTransfr	T ROWE PRICE NEW ASIA ASSET TRANSFER FROM A/C W32585007 AS OF 06/25/14 (ID: 77956H-50-0)	1,401.411 20,904.48	24,062.23
6/30	Receipt of Assets	GATEWAY FUND-A ASSET TRANSFER FROM A/C W32585-0 JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO AS OF 06/26/14 (ID: 367829-20-7)	2.845 66.89	83.84
6/30	Receipt of Assets	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER FROM A/C W32585-0 JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO AS OF 06/26/14 (ID: 543495-83-2)	20.961 0.00	332.02
<b>Total Securities Transferred In</b>				<b>\$534,873.60</b>
<b>Securities Transferred Out</b>				
6/25	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER TO A/C W32585007 (ID: 46428Q-10-9)	(1,289.000) 14,574.94	(25,883.12)
6/25	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-16-8)	(913.000) 32,299.02	(69,853.63)
6/25	IRA NonCashTransfr	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-24-2)	(118.000) 11,684.92	(14,047.90)
6/25	IRA NonCashTransfr	I SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-39-0)	(463.000) 12,587.31	(17,876.43)
6/25	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER TO A/C W32585007 (ID: 464287-59-8)	(585.000) 27,138.89	(59,049.90)
6/25	IRA NonCashTransfr	ISHARES CORE U.S. GROWTH ETF ASSET TRANSFER TO A/C W32585007 (ID: 464287-61-4)	(806.000) 32,403.66	(72,604.48)

CUR 000549



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 6/1/14 to 6/30/14

Notes: \* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax purposes. The Transaction Market Value shown is in USD.

Settle Date	Type Selection Method	Description	Quantity Cost	Transaction Market Value *
<b>Securities Transferred Out</b>				
6/25	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER TO A/C W32585007 (ID: 78464A-10-2)	(477.000) 17,877.74	(45,310.23)
6/25	IRA NonCashTransfr	SECTOR SPDR TRUST S/B/I-ENERGY ASSET TRANSFER TO A/C W32585007 (ID: 81369Y-50-6)	(200.000) 15,219.74	(19,832.00)
6/25	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER TO A/C W32585007 (ID: 92204A-50-4)	(361.000) 16,876.22	(40,052.95)
<b>Total Securities Transferred Out</b>				<b>(\$364,510.64)</b>

CUR 000550



For the Period 6/1/14 to 6/30/14

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

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

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

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

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

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

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

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

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

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

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

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

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

CUR 000551  
Offshore Deposits - London and Nassau





For the Period 6/1/14 to 6/30/14

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

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

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

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

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

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

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMS and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

In Case of Errors or Questions About Your Electronic Transfers.

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J.P.Morgan



For the Period 6/1/14 to 6/30/14

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPSS, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES**

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmmorganfunds.com](http://www.jpmmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

CUR 000553

J.P.Morgan



**Statement of Account**

**Last statement:** April 18, 2014  
**This statement:** May 05, 2014  
**Total days in statement period:** 18

500-001534-6

Direct inquiries to:  
 561 750-0075

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

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

0

**Summary of Account Balance**

Account	Number	Ending Balance
Non Personal Int Checking	500-001534-6	\$29,284.12

**Non Personal Int Checking**

*Account number*  
 500-001534-6

Beginning balance	\$0.00		
Interest paid year to date	\$1.81		
Total additions	\$29,284.12	Total subtractions	\$-0.00

<i>Date</i>	<i>Description</i>	<i>Additions</i>	<i>Subtractions</i>
04-21	#Deposit	29,282.31	
05-05	#Interest	1.81	

**Daily balances**

<i>Date</i>	<i>Amount</i>	<i>Date</i>	<i>Amount</i>	<i>Date</i>	<i>Amount</i>
04-21	29,282.31	05-05	29,284.12		

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Return Service Requested

**Statement of Account**

Last statement: August 05, 2014  
This statement: September 05, 2014  
Total days in statement period: 31

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

500-001534-6

Direct inquiries to:  
561 750-0075

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



0

**Summary of Account Balance**

Account	Number	Ending Balance
Non Personal Int Checking	500-001534-6	\$11,734.11

**Non Personal Int Checking**

Account number  
500-001534-6

Beginning balance	\$11,733.11		
Interest paid year to date	\$7.26		
Total additions	\$1.00	Total subtractions	\$-0.00

Date	Description	Additions	Subtractions
09-05	#Interest	1.00	

**Daily balances**

Date	Amount	Date	Amount	Date	Amount
08-05	11,733.11	09-05	11,734.11		

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**Statement of Account**

**Last statement:** July 03, 2014  
**This statement:** August 05, 2014  
**Total days in statement period:** 33

500-001534-6

Direct inquiries to:  
 561 750-0075

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

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

0

**Summary of Account Balance**

Account	Number	Ending Balance
Non Personal Int Checking	500-001534-6	\$11,733.11

**Non Personal Int Checking**

**Account number**  
 500-001534-6

Beginning balance	\$11,732.05		
Interest paid year to date	\$6.26		
Total additions	\$1.06	Total subtractions	\$-0.00

<u>Date</u>	<u>Description</u>	<u>Additions</u>	<u>Subtractions</u>
08-05	#Interest	1.06	

**Daily balances**

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
07-03	11,732.05	08-05	11,733.11		

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07031405000015346

Statement of Account

Last statement: June 05, 2014  
 This statement: July 03, 2014  
 Total days in statement period: 28

500-001534-6

Direct inquiries to:  
 561 750-0075

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

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

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Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001534-6	\$11,732.05

Non Personal Int Checking

Account number  
 500-001534-6

Beginning balance	\$18,917.79		
Interest paid year to date	\$5.20		
Total additions	\$1.16	Total subtractions	\$-7,186.90

1 Enclosure

Number	Date	Amount	Control
501	06-19	7,186.90	000001000007638

Date	Description	Control number	Additions	Subtractions
07-03	#Interest	000000000000000	1.16	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
06-05	18,917.79	06-19	11,730.89	07-03	11,732.05



**Statement of Account**

**Last statement:** May 05, 2014  
**This statement:** June 05, 2014  
**Total days in statement period:** 31

500-001534-6

Direct inquiries to:  
 561 750-0075

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

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

**Summary of Account Balance**

Account	Number	Ending Balance
Non Personal Int Checking	500-001534-6	\$18,917.79

**Non Personal Int Checking**

Account number  
 500-001534-6

Beginning balance	\$29,284.12		
Interest paid year to date	\$4.04		
Total additions	\$2.23	Total subtractions	\$10,368.56

2 Enclosures

Number	Date	Amount	Number	Date	Amount
326221	05-21	1,886.94	326222	05-16	8,481.62

Date	Description	Additions	Subtractions
06-05	#Interest	2.23	

**Daily balances**

Date	Amount	Date	Amount	Date	Amount
05-05	29,284.12	05-21	18,915.56		
05-16	20,802.50	06-05	18,917.79		





NAME Estate of Simon Bernstein No. 326221  
 ACCOUNT NO. 5050015346 DATE May 14, 2014 AMOUNT  
 \$ 1,886.94  
 PAY TO THE ORDER OF CAIE M&M, Inc.  
One thousand eight hundred & eighty six & 99/100 DOLLARS  
 Subadell United Bank  
 FOR Feb 2014 utilities

#326221# 4067009646# 5000015346#

DO NOT WRITE IN THESE SPACES  
 MICR LINE: ⑆326221⑆ 4067009646⑆ 5000015346⑆

Ck #: 326221 - 05/21/2014 - Amt: \$1,886.94

Ck #: 326221 - 05/21/2014 - Amt: \$1,886.94

NAME Estate of Simon Bernstein No. 326222  
 ACCOUNT NO. 5050015346 DATE May 14, 2014 AMOUNT  
 \$ 8,481.62  
 PAY TO THE ORDER OF Motiveworks + Dixon LLP  
Eight thousand four hundred eighty one & 62/100 DOLLARS  
 Subadell United Bank  
 FOR 1st portion for fees order 11/2/14

#326222# 4067009646# 5000015346#

DO NOT WRITE IN THESE SPACES  
 MICR LINE: ⑆326222⑆ 4067009646⑆ 5000015346⑆

Ck #: 326222 - 05/16/2014 - Amt: \$8,481.62

Ck #: 326222 - 05/16/2014 - Amt: \$8,481.62



FOR MODERN TIMES, A CLASSIC BANK™

## Statement of Account

Last statement: February 05, 2014  
 This statement: March 05, 2014  
 Total days in statement period: 28

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 925 S FEDERAL HWY SUITE 500  
 BOCA RATON FL 33432

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

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### Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,276.78

### Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$29,273.41		
Interest paid year to date	\$10.27		
Total additions	\$3.37	Total subtractions	\$-0.00

Date	Description	Additions	Subtractions
03-05	#Interest	3.37	

#### Daily balances

Date	Amount	Date	Amount	Date	Amount
02-05	29,273.41	03-05	29,276.78		



**Statement of Account**

**Last statement:** March 05, 2014  
**This statement:** April 04, 2014  
**Total days in statement period:** 30

500-001717-6

Direct inquiries to:  
 561 750-0075

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

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 925 S FEDERAL HWY SUITE 500  
 BOCA RATON FL 33432

0

**Summary of Account Balance**

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,280.39

**Non Personal Int Checking**

Account number  
 500-001717-6

Beginning balance	\$29,276.78		
Interest paid year to date	\$13.88		
Total additions	\$3.61	Total subtractions	\$-0.00

Date	Description	Additions	Subtractions
04-04	#Interest	3.61	

**Daily balances**

Date	Amount	Date	Amount	Date	Amount
03-05	29,276.78	04-04	29,280.39		

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##XXH1768DPCSTM

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Statement of Account

Last statement: October 12, 2012  
 This statement: November 05, 2012  
 Total days in statement period: 25

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

1

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$8,822.90

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance \$0.00  
 Interest paid year to date \$2.40  
 Total additions \$15,271.45 Total subtractions \$-6,448.55

Number	Date	Amount	Control
282490	11-02	6,448.55	000000008002084

Date	Description	Control number	Additions	Subtractions
10-12	#Funds Trsfr-Credit	206001012120431	15,062.42	
	TRANSFER FROM DEPOSIT ACCOUNT			
	0100009414			
11-02	#Deposit	000000008002079	206.63	
11-05	#Interest	000000000000000	2.40	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
10-12	15,062.42	11-02	8,820.50	11-05	8,822.90

##XXH1768DPCSTM

12051205000017176

Statement of Account

Last statement: November 05, 2012  
 This statement: December 05, 2012  
 Total days in statement period: 30

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

1

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$7,961.65

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$8,822.90		
Interest paid year to date	\$4.09		
Total additions	\$1.69	Total subtractions	\$-862.94

1 Enclosure

Number	Date	Amount	Control
282491	11-14	862.94	00000008001949

Date	Description	Control number	Additions	Subtractions
12-05	#Interest	0000000000000000	1.69	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
11-05	8,822.90	11-14	7,959.96	12-05	7,961.65

##XXH17680PCSTM

01041305000017176

Statement of Account

Last statement: December 05, 2012  
 This statement: January 04, 2013  
 Total days in statement period: 30

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

1

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$2,086.20

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$7,961.65		
Interest paid year to date	\$0.75		
Total additions	\$0.75	Total subtractions	\$-5,876.20

1 Enclosure

Number	Date	Amount	Control
282492	12-14	5,876.20	000000008001131

Date	Description	Control number	Additions	Subtractions
01-04	#Interest	0000000000000000	.75	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
12-05	7,961.65	12-14	2,085.45	01-04	2,086.20

##XXH1768DPCSTM

02051305000017176

Statement of Account

Last statement: January 04, 2013  
 This statement: February 05, 2013  
 Total days in statement period: 32

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L. BERNSTEIN  
 ROBERT L. SPALLINA & DONALD R. TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$53,261.23

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$2,086.20		
Interest paid year to date	\$6.45		
Total additions	\$51,175.03	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
01-18	#Deposit	000000008001815	50,800.08	
01-25	#Deposit	000000008001197	369.25	
02-05	#Interest	000000000000000	5.70	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
01-04	2,086.20	01-25	53,255.53		
01-18	52,886.28	02-05	53,261.23		

##XXHL768DPCSTM

03051305000017176

Statement of Account

Last statement: February 05, 2013  
 This statement: March 05, 2013  
 Total days in statement period: 28

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

2

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,402.57

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$53,261.23		
Interest paid year to date	\$14.06		
Total additions	\$4,367.61	Total subtractions	\$-28,226.27

Number	Date	Amount	Control
501	02-15	23,226.27	000000008001440
502	03-05	5,000.00	000001000001923

Date	Description	Control number	Additions	Subtractions
02-15	#Deposit	000000008001436	4,360.00	
03-05	#Interest	000000000000000	7.61	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
02-05	53,261.23	02-15	34,394.96	03-05	29,402.57



##XXH1768DPCSTM

04051305000017176

Statement of Account

Last statement: March 05, 2013  
 This statement: April 05, 2013  
 Total days in statement period: 31

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

Sabade11 United Bank, N.A.  
 1801 North Military Trail  
 Boca Raton, FL 33431-6395

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,408.81

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$29,402.57		
Interest paid year to date	\$20.30		
Total additions	\$6.24	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
04-05	#Interest	00000000000000	6.24	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
03-05	29,402.57	04-05	29,408.81		

##XXH17680PCSTM

05031305000017176

Statement of Account

Last statement: April 05, 2013  
 This statement: May 03, 2013  
 Total days in statement period: 28

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,413.73

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$29,408.81		
Interest paid year to date	\$25.22		
Total additions	\$4.92	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
05-03	#Interest	00000000000000	4.92	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
04-05	29,408.81	05-03	29,413.73		

#XXH1768DPCSTM

06051305000017176

Statement of Account

Last statement: May 03, 2013  
 This statement: June 05, 2013  
 Total days in statement period: 33

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

1

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,180.22

Non Personal Int Checking

Account number

500-001717-6

1 Enclosure

Beginning balance	\$29,413.73		
Interest paid year to date	\$29.21		
Total additions	\$3.99	Total subtractions	\$-237.50

Number	Date	Amount	Control
503	06-05	237.50	000001000005606

Date	Description	Control number	Additions	Subtractions
06-05	#Interest	000000000000000	3.99	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
05-03	29,413.73	06-05	29,180.22		

##XXH1768DPCSTM

07051305000017176

Statement of Account

Last statement: June 05, 2013  
 This statement: July 05, 2013  
 Total days in statement period: 30

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

3

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$5,083.46

Non Personal Int Checking

Account number 500-001717-6	Beginning balance	\$29,180.22		
	Interest paid year to date	\$31.68		
3 Enclosures	Total additions	\$2.47	Total subtractions	\$-24,099.23

Number	Date	Amount	Control
504	06-17	3,797.50	000001000011504
505	06-26	20,000.00	000000016000008
506	07-01	301.73	000000016000156

Date	Description	Control number	Additions	Subtractions
07-05	#Interest	000000000000000	2.47	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
06-05	29,180.22	06-26	5,382.72	07-05	5,083.46
06-17	25,382.72	07-01	5,080.99		

#X1768DPCSTM

08051305000017176

Statement of Account

Last statement: July 05, 2013  
 This statement: August 05, 2013  
 Total days in statement period: 31

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$5,084.11

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$5,083.46		
Interest paid year to date	\$32.33		
Total additions	\$0.65	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
08-05	#Interest	0000000000000000	.65	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
07-05	5,083.46	08-05	5,084.11		

##XXH1768DPCSTM

09051305000017176

Statement of Account

Last statement: August 05, 2013  
 This statement: September 05, 2013  
 Total days in statement period: 31

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$5,084.76
PURCHASING A NEW HOME? THINKING OF REFINANCING? OUR MORTGAGE EXPERTS CAN HELP YOU FIND A HOME LOAN TO MEET YOUR NEEDS. CALL 305-424-4745 TO GET A QUOTE TODAY.		

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$5,084.11		
Interest paid year to date	\$32.98		
Total additions	\$0.65	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
09-05	#Interest	0000000000000000	.65	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
08-05	5,084.11	09-05	5,084.76		

##XXH1768DPCSTM

10041305000017176

Statement of Account

Last statement: September 05, 2013  
 This statement: October 04, 2013  
 Total days in statement period: 29

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

1

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int checking	500-001717-6	\$11,322.57

PURCHASING A NEW HOME? THINKING OF REFINANCING? OUR MORTGAGE EXPERTS  
 CAN HELP YOU FIND A HOME LOAN TO MEET YOUR NEEDS. CALL 305-424-4745  
 TO GET A QUOTE TODAY.

Non Personal Int checking

Account number  
 500-001717-6

Beginning balance	\$5,084.76		
Interest paid year to date	\$33.79		
Total additions	\$7,685.81	Total subtractions	\$-1,448.00

1 Enclosure

Number	Date	Amount	Control
507	09-23	1,448.00	000001000010463

Date	Description	Control number	Additions	Subtractions
09-25	#Deposit	000000016000154	7,685.00	
10-04	#Interest	000000000000000	.81	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
09-05	5,084.76	09-25	11,321.76		
09-23	3,636.76	10-04	11,322.57		

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11051305000017176

Statement of Account

Last statement: October 04, 2013  
 This statement: November 05, 2013  
 Total days in statement period: 32

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$11,324.06

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$11,322.57		
Interest paid year to date	\$35.26		
Total additions	\$1.49	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
11-05	#Interest	0000000000000000	1.49	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
10-04	11,322.57	11-05	11,324.06		



##XXH17680PCSTM

12051305000017176

Statement of Account

Last statement: November 05, 2013  
 This statement: December 05, 2013  
 Total days in statement period: 30

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

1

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$10,512.51

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$11,324.06		
Interest paid year to date	\$36.68		
Total additions	\$241.45	Total subtractions	\$-1,053.00

1 Enclosure

Number	Date	Amount	Control
508	12-03	1,053.00	000001000007495

Date	Description	Control number	Additions	Subtractions
11-20	#Deposit	000000016000010	240.05	
12-05	#Interest	000000000000000	1.40	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
11-05	11,324.06	12-03	10,511.11		
11-20	11,564.11	12-05	10,512.51		

##XXH1768DPCSTM

01031405000017176

Statement of Account

Last statement: December 05, 2013  
 This statement: January 03, 2014  
 Total days in statement period: 29

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

2

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,269.44

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$10,512.51		
Interest paid year to date	\$2.93		
Total additions	\$30,002.93	Total subtractions	\$-11,246.00

Number	Date	Amount	Control
509	01-03	2,446.00	000001000001053
510	12-27	8,800.00	000000016000064

Date	Description	Control number	Additions	Subtractions
12-18	#Deposit	000000016000136	30,000.00	
01-03	#Interest	000000000000000	2.93	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
12-05	10,512.51	12-27	31,712.51		
12-18	40,512.51	01-03	29,269.44		

##XXH1768DPCSTM

02.051405000017176

Statement of Account

Last statement: January 03, 2014  
 This statement: February 05, 2014  
 Total days in statement period: 33

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

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

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,273.41

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$29,269.44		
Interest paid year to date	\$6.90		
Total additions	\$3.97	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
02-05	#Interest	0000000000000000	3.97	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
01-03	29,269.44	02-05	29,273.41		

#>XHXH1768DPCSTM

03051405000017176

Statement of Account

Last statement: February 05, 2014  
 This statement: March 05, 2014  
 Total days in statement period: 28

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 925 S FEDERAL HWY SUITE 500  
 BOCA RATON FL 33432

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

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,276.78

Non Personal Int Checking

Account number:  
 500-001717-6

Beginning balance	\$29,273.41		
Interest paid year to date	\$10.27		
Total additions	\$3.37	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
03-05	#Interest	0000000000000000	3.37	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
02-05	29,273.41	03-05	29,276.78		

##XXH1768DPCSTM

04041405000017176

Statement of Account

Last statement: March 05, 2014  
 This statement: April 04, 2014  
 Total days in statement period: 30

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 925 S FEDERAL HWY SUITE 500  
 BOCA RATON FL 33432

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

0

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,280.39

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$29,276.78		
Interest paid year to date	\$13.68		
Total additions	\$3.61	Total subtractions	\$-0.00

Date	Description	Control number	Additions	Subtractions
04-04	#Interest	0000000000000000	3.61	

Daily balances					
Date	Amount	Date	Amount	Date	Amount
03-05	29,276.78	04-04	29,280.39		

#XXH17680PCSTM

05051405000017176

Statement of Account

Last statement: April 04, 2014  
 This statement: May 05, 2014  
 Total days in statement period: 31

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 925 S FEDERAL HWY SUITE 500  
 BOCA RATON FL 33432

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

1

Summary of Account Balance

Account	Number	Ending Balance
Non Personal Int Checking **	500-001717-6	\$0.00
** Closed Account - Final Statement		

Non Personal Int Checking

Account number  
 500-001717-6

Beginning balance	\$29,280.39		
Interest paid year to date	\$15.80		
Total additions	\$1.92	Total subtractions	\$-29,282.31

1 Enclosure

Date	Description	Control number	Additions	Subtractions
04-21	#Closing Interest	042100215141431	1.92	
	TLR 215 BR 22			
04-21	Debit Memo	000000017000156		-29,282.31

Daily balances					
Date	Amount	Date	Amount	Date	Amount
04-04	29,280.39	04-21	0.00		



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/13 to 8/31/13

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	

Online access [www.jpmorganonline.com](http://www.jpmorganonline.com)

### Table of Contents

	Page
Account Summary	2
Holdings	
Equity	4
Alternative Assets	7
Cash & Fixed Income	9
Portfolio Activity	11

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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2504073039010025306

J.P.Morgan

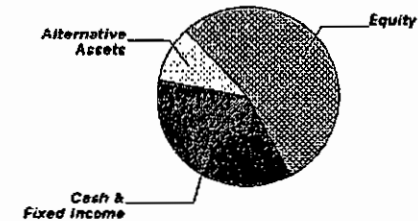


SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	349,332.93	280,438.01	(68,894.92)	5,339.47	54%
Alternative Assets	115,492.21	51,289.43	(64,202.78)	235.54	10%
Cash & Fixed Income	242,295.66	187,538.84	(54,756.82)	6,982.68	36%
<b>Market Value</b>	<b>\$707,120.80</b>	<b>\$519,266.28</b>	<b>(\$187,854.52)</b>	<b>\$12,557.69</b>	<b>100%</b>
Accruals	0.11	0.09	(0.02)		
<b>Market Value with Accruals</b>	<b>\$707,120.91</b>	<b>\$519,266.37</b>	<b>(\$187,854.54)</b>		

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>707,120.80</b>	<b>717,453.24</b>
Withdrawals & Fees	(200,000.00)	(250,000.00)
<b>Net Contributions/Withdrawals</b>	<b>(\$200,000.00)</b>	<b>(\$250,000.00)</b>
Income & Distributions	1,033.08	9,834.50
Change In Investment Value	11,112.40	41,978.54
<b>Ending Market Value</b>	<b>\$519,266.28</b>	<b>\$519,266.28</b>
Accruals	0.09	0.09
<b>Market Value with Accruals</b>	<b>\$519,266.37</b>	<b>\$519,266.37</b>





SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

**Account Summary** CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	1,032.97	9,831.92
Interest Income	0.11	2.58
<b>Taxable Income</b>	<b>\$1,033.08</b>	<b>\$9,834.50</b>

<b>Cost Summary</b>	Cost
Equity	193,190.79
Cash & Fixed Income	81,003.07
<b>Total</b>	<b>\$274,193.86</b>

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss	6.81	6.81
LT Realized Gain/Loss	5,966.34	4,575.41
<b>Realized Gain/Loss</b>	<b>\$5,973.15</b>	<b>\$4,582.22</b>
		To-Date Value
<b>Unrealized Gain/Loss</b>		<b>\$119,894.03</b>



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SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	252,373.74	192,980.67	(59,393.07)	37%
US Small Cap Equity	25,024.52	25,443.28	418.76	5%
US All Cap Equity	27,431.23	22,558.21	(4,873.02)	4%
Asia ex-Japan Equity	25,048.18	20,204.31	(4,843.87)	4%
Emerging Market Equity	19,455.26	19,251.54	(203.72)	4%
<b>Total Value</b>	<b>\$349,332.93</b>	<b>\$280,438.01</b>	<b>(\$68,894.92)</b>	<b>54%</b>

Market Value/Cost	Current Period Value
Market Value	280,438.01
Tax Cost	193,190.79
Unrealized Gain/Loss	87,247.22
Estimated Annual Income	5,339.47
Yield	1.90%

### Asset Categories



Equity as a percentage of your portfolio - 54 %



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

Note: P indicates position adjusted for Pending Trade Activity.

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
P ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	70.38	585.000	41,172.30	27,138.89	14,033.41	888.03	2.16%
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	66.01	806.000	53,204.06	32,403.66	20,800.40	661.72	1.24%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	57.17	913.000	52,196.21	32,299.02	19,897.19	1,779.43	3.41%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	67.30	477.000	32,102.10	17,877.74	14,224.36	251.37	0.78%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	71.53	200.000	14,306.00	15,219.74	(913.74)	227.60	1.59%
<b>Total US Large Cap Equity</b>			<b>\$192,980.67</b>	<b>\$124,939.05</b>	<b>\$68,041.62</b>	<b>\$3,808.15</b>	<b>1.97%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	70.48	361.000	25,443.28	16,876.22	8,567.06	378.68	1.49%



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J.P.Morgan



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US All Cap Equity</b>							
GATEWAY TRUST FUND 367829-20-7 GATE X	27.43	822.392	22,558.21	19,334.42	3,223.79	353.62	1.57%
<b>Asia ex-Japan Equity</b>							
T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND 77956H-50-0 PRAS X	15.41	1,311.117	20,204.31	19,453.79	750.52	196.66	0.97%
<b>Emerging Market Equity</b>							
I SHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	41.58	463.000	19,251.54	12,587.31	6,664.23	502.36	3.13%

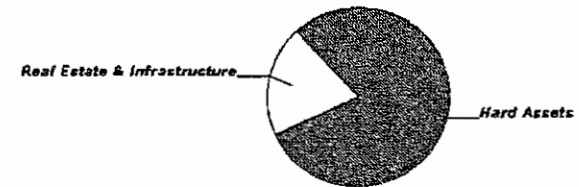


SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hedge Funds	68,876.73	0.00	(68,876.73)	
Real Estate & Infrastructure	11,657.80	11,601.12	(56.68)	2%
Hard Assets	34,957.68	39,688.31	4,730.63	8%
<b>Total Value</b>	<b>\$115,492.21</b>	<b>\$51,289.43</b>	<b>(\$64,202.78)</b>	<b>10%</b>

Asset Categories



Alternative Assets as a percentage of your portfolio - 10 %

## Alternative Assets Detail

J.P.Morgan



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

	Quantity/Original Commitment Amount	Cost/Net Capital Called Since Inception	Net Distributions Since Inception	Estimated Value	Est. Annual Inc. Accrued Div.	Yield
<b>Real Estate &amp; Infrastructure</b>						
JPM US REAL ESTATE FD - SEL FUND 3037 4812C0-61-3 SUJE X	629.81	10,343.12		11,601.12	235.54	2.03%

Amounts shown above under "Estimated Value" for private equity funds are estimates based on the latest fund values received from each underlying fund, which value may be as of a date (underlying fund value date) prior to the period covered by this statement. The values provided by the underlying fund have been adjusted for any cash flows between your account and such fund that have occurred subsequent to the underlying fund value date to derive the "Estimated Value". Therefore, such "Estimated Value" may not reflect the value of your interest shown on any fund's actual books and records as of the date of this statement. For additional information, please contact your J.P. Morgan representative. For private equity funds, Estimated Values are based on estimates provided by the underlying funds that are generally presented on a US GAAP basis, which records investments at fair value, or "marked-to-market". Most of these underlying funds also present their audited financial statements on a US GAAP basis (i.e., "marked-to-market"). However, some of these underlying funds present their audited financial statements using the Income Tax Basis of Accounting, which records investments "at cost" based on the accrual basis of accounting for Federal income taxes. Where the underlying fund provides periodic estimates on a "marked-to-market" basis but reflects investments "at cost" in its audited financial statements, the marked-to-market Estimated Value shown herein for a private equity fund may be materially different from the value reflected on such fund's audited financial statements (which are also based on the audited financial statements of the underlying fund).

	Price	Quantity	Estimated Value	Cost
<b>Hard Assets</b>				
ISHARES SILVER TRUST 46428Q-10-9 SLV	30.79	1,289.000	39,688.31	14,574.94

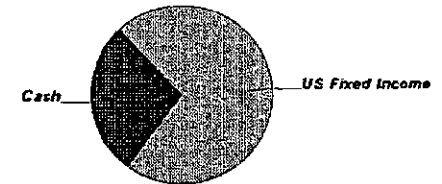


SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change in Value	Current Allocation
Cash	12,656.65	51,105.98	38,449.33	10%
US Fixed Income	229,639.01	136,432.86	(93,206.15)	26%
<b>Total Value</b>	<b>\$242,295.66</b>	<b>\$187,538.84</b>	<b>(\$54,756.82)</b>	<b>36%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	187,538.84
Tax Cost	81,003.07
Unrealized Gain/Loss	6,275.44
Estimated Annual Income	6,982.68
Accrued Interest	0.09
Yield	3.72%

Cash & Fixed Income as a percentage of your portfolio - 36 %

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	187,538.84	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	51,105.98	27%
Mutual Funds	136,432.86	73%
<b>Total Value</b>	<b>\$187,538.84</b>	<b>100%</b>



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J.P.Morgan



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

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.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

## Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	12,398.85	12,398.85	12,398.85		1.23 0.09	0.01% <sup>1</sup>
PROCEEDS FROM PENDING SALES	1.00	38,707.13	38,707.13	38,707.13			
<b>Total Cash</b>			<b>\$51,105.98</b>	<b>\$51,105.98</b>	<b>\$0.00</b>	<b>\$1.23 \$0.09</b>	<b>0.00%</b>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	14.71	6,851.67	100,788.01	527.68 **	N/A	5,577.25	5.53%
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	120.83	295.00	35,644.85	29,369.41	6,275.44	1,404.20	3.94%
<b>Total US Fixed Income</b>			<b>\$136,432.86</b>	<b>\$29,897.09</b>	<b>\$6,275.44</b>	<b>\$6,981.45</b>	<b>5.11%</b>





SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	12,656.65	--
<b>INFLOWS</b>		
Income	1,033.08	9,834.50
<b>Total Inflows</b>	<b>\$1,033.08</b>	<b>\$9,834.50</b>
<b>OUTFLOWS **</b>		
Withdrawals	(200,000.00)	(250,000.00)
<b>Total Outflows</b>	<b>(\$200,000.00)</b>	<b>(\$250,000.00)</b>
<b>TRADE ACTIVITY</b>		
Settled Sales/Maturities/Redemptions	199,443.94	224,146.27
Settled Securities Purchased	(734.82)	(6,011.13)
<b>Total Trade Activity</b>	<b>\$198,709.12</b>	<b>\$218,135.14</b>
<b>Ending Cash Balance</b>	<b>\$12,398.85</b>	<b>--</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



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SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
8/1	Interest Income	DEPOSIT SWEEP INTEREST FOR JULY @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$12,607.19 AS OF 08/01/12			0.11
8/2	Div Domestic	LORD ABBET INVT TR TOTAL RETURN A @ 0.031 PER SHARE AS OF 07/31/12 (ID: 543916-84-5)	6,645.346	0.031	207.14
8/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.38477 PER SHARE (ID: 464287-24-2)	295.000	0.385	113.51
8/17	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED			(50,000.00)
8/24	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED			(50,000.00)
8/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.063 PER SHARE AS OF 08/24/12 (ID: 543495-83-2)	6,851.666	0.077	527.68
8/30	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED			(100,000.00)
8/30	Div Domestic	LORD ABBET INVT TR TOTAL RETURN A 08/29/12 INCOME DIVIDEND @ 0.034 PER SHARE AS OF 08/29/12 (ID: 543916-84-5)	5,451.590	0.034	184.64
<b>Total Inflows &amp; Outflows</b>					<b>(\$198,966.92)</b>

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SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

**TRADE ACTIVITY**

Note: L indicates Long Term Realized Gain/Loss S indicates Short Term Realized Gain/Loss  
\*\* Realized Gain/Loss and tax cost are shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the sale. Please contact your J.P. Morgan team for additional information.

Trade Date	Type	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settle Date	Selection Method						
<b>Settled Sales/Maturities/Redemptions</b>							
8/16	Sale	JPM TR I HIGHBRIDGE STATISTICAL -SEL FUND 1011	(2,535.905)	14.90	37,784.98	(41,024.66)	(3,239.68) L
8/17	High Cost	J.P.MORGAN SECURITIES LLC AS AGENT @ 14.90 (ID: 4812A2-43-9)					
8/23	Sale	LOOMIS SAYLES FDS I BOND FD RETAIL	(1,533.742)	14.67	22,500.00	N/A **	N/A
8/24	High Cost	(ID: 543495-83-2)					
8/23	Sale	LORD ABBET INVT TR TOTAL RETURN A	(1,193.756)	10.89	13,000.00	N/A **	N/A
8/24	High Cost	(ID: 543916-84-5)					
8/23	Sale	GATEWAY TRUST FUND (ID: 367829-20-7)	(182.415)	27.41	5,000.00	(4,406.54)	573.60 L
8/24	High Cost						19.86 S
8/23	Sale	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA	(321.750)	15.54	5,000.00	(6,419.83)	(1,419.83) L
8/24	High Cost	FUND (ID: 77956H-50-0)					
8/23	Sale	HUSSMAN STRATEGIC GROWTH FUND (ID: 448108-10-0)	(407.240)	11.05	4,500.00	(5,351.13)	(851.13) L
8/24	High Cost						
8/29	Sale	THE ARBITRAGE FUND-R (ID: 03875R-10-6)	(2,466.900)	12.86	31,724.33	(29,555.34)	2,166.77 L
8/30	High Cost						2.22 S
8/29	Sale	LORD ABBET INVT TR TOTAL RETURN A	(5,451.590)	10.89	59,367.82	N/A **	N/A
8/30	High Cost	(ID: 543916-84-5)					
8/29	Sale	HUSSMAN STRATEGIC GROWTH FUND (ID: 448108-10-0)	(1,857.887)	11.07	20,566.81	(24,370.68)	(3,788.60) L
8/30	High Cost						(15.27) S
<b>Total Settled Sales/Maturities/Redemptions</b>					<b>\$199,443.94</b>	<b>(\$111,128.18)</b>	<b>(\$6,558.87) L</b> <b>\$6.81 S</b>



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J.P.Morgan



**SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007**  
**For the Period 8/1/12 to 8/31/12**

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
8/2 8/2	Purchase	LORD ABBET INVT TR TOTAL RETURN A INCOME DIVIDEND @ 0.031 PER SHAR REINVESTED @ \$10.91 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 07/31/12 (ID: 543916-84-5)	18.986	10.91	(207.14)
8/27 8/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.063 PER SHAR REINVESTED @ \$14.67 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/24/12 (ID: 543495-83-2)	35.970	14.67	(527.68)
<b>Total Settled Securities Purchased</b>					<b>(5734.82)</b>

Trade Date Est. Settle Date	Type Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
<b>Pending Sales, Maturities, Redemptions</b>							
8/29 9/4	Sale	ISHARES RUSSELL 1000 VALUE INDEX FUND (ID: 464287-59-8)	(550.000)	70.56	38,707.13	(26,181.92)	12,525.21 L



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

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

**J.P. Morgan Team**

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

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

**JPMorgan Classic Business Checking**

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

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





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

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

### Fees and Charges for Deposit Accounts

#### Fees

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



Primary Account: 000000478015220

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

## Important Information About Your Statement

### In Case of Errors or Questions About Your Electronic Funds Transfers

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

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

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

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

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

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

### Mutual Funds/Securities

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

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

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





Primary Account: 000000478015220

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

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

Primary Account: 000000478018083  
 For the Period 3/1/14 to 3/31/14

**J.P. Morgan Team**

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

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 SIMON L BERNSTEIN TRUST AGREEMENT,  
 ROBERT L SPALLINA AND DONALD R  
 TESCHER TRUSTEES  
 4855 TECHNOLOGY WAY  
 SUITE 720  
 BOCA RATON FL 33431-3351

**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
Beginning Balance		30,177.17
Ending Balance	0	\$30,177.17

*Please note this account had no activity during this statement period. The date of last activity for this account was 01/15/14.*



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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Asset Account

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### J.P. Morgan Team

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Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938

**Online access** [www.jpmorganonline.com](http://www.jpmorganonline.com)

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### Table of Contents

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Page

Account Summary	2
Holdings	
Equity	4
Alternative Assets	7
Cash & Fixed Income	9
Portfolio Activity	11

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

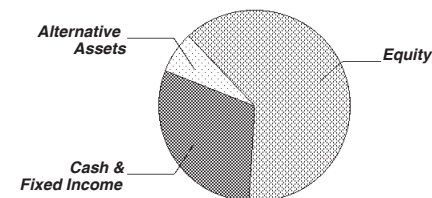


JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	280,438.01	326,370.29	45,932.28	6,290.15	63%
Alternative Assets	51,289.43	38,664.03	(12,625.40)	254.54	7%
Cash & Fixed Income	187,538.84	151,697.32	(35,841.52)	7,176.54	30%
<b>Market Value</b>	<b>\$519,266.28</b>	<b>\$516,731.64</b>	<b>(\$2,534.64)</b>	<b>\$13,721.23</b>	<b>100%</b>
Accruals	0.09	100.34	100.25		
<b>Market Value with Accruals</b>	<b>\$519,266.37</b>	<b>\$516,831.98</b>	<b>(\$2,434.39)</b>		

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>519,266.28</b>	<b>481,007.50</b>
Withdrawals & Fees	(50,000.00)	
<b>Net Contributions/Withdrawals</b>	<b>(\$50,000.00)</b>	<b>\$0.00</b>
Income & Distributions	15,131.38	8,838.65
Change In Investment Value	32,333.98	26,885.49
<b>Ending Market Value</b>	<b>\$516,731.64</b>	<b>\$516,731.64</b>
Accruals	100.34	100.34
<b>Market Value with Accruals</b>	<b>\$516,831.98</b>	<b>\$516,831.98</b>



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Account Summary CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	15,131.25	8,838.65
Interest Income	0.13	
<b>Taxable Income</b>	<b>\$15,131.38</b>	<b>\$8,838.65</b>

	Current Period Value	Year-to-Date Value
LT Capital Gain Distributions	1,744.17	
<b>Realized Gain/Loss</b>	<b>\$1,744.17</b>	

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$148,372.46</b>

<b>Cost Summary</b>	Cost
Equity	194,169.15
Cash & Fixed Income	45,206.62
<b>Total</b>	<b>\$239,375.77</b>



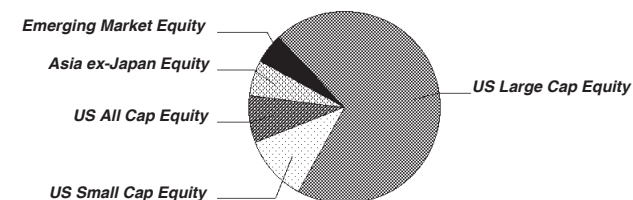
JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	192,980.67	229,634.56	36,653.89	44%
US Small Cap Equity	25,443.28	33,623.54	8,180.26	7%
US All Cap Equity	22,558.21	23,600.38	1,042.17	5%
Asia ex-Japan Equity	20,204.31	21,792.80	1,588.49	4%
Emerging Market Equity	19,251.54	17,719.01	(1,532.53)	3%
<b>Total Value</b>	<b>\$280,438.01</b>	<b>\$326,370.29</b>	<b>\$45,932.28</b>	<b>63%</b>

Market Value/Cost	Current Period Value
Market Value	326,370.29
Tax Cost	194,169.15
Unrealized Gain/Loss	132,201.14
Estimated Annual Income	6,290.15
Yield	1.92%

### Asset Categories



Equity as a percentage of your portfolio - 63 %

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	86.20	585.000	50,427.00	27,138.89	23,288.11	1,053.00	2.09%



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	78.20	806.000	63,029.20	32,403.66	30,625.54	964.78	1.53%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	66.34	913.000	60,568.42	32,299.02	28,269.40	1,996.73	3.30%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	81.82	477.000	39,028.14	17,877.74	21,150.40	423.09	1.08%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	82.91	200.000	16,581.80	15,219.74	1,362.06	299.00	1.80%
<b>Total US Large Cap Equity</b>			<b>\$229,634.56</b>	<b>\$124,939.05</b>	<b>\$104,695.51</b>	<b>\$4,736.60</b>	<b>2.06%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	93.14	361.000	33,623.54	16,876.22	16,747.32	432.47	1.29%
<b>US All Cap Equity</b>							
GATEWAY FUND-A 367829-20-7 GATE X	28.12	839.274	23,600.38	19,801.44	3,798.94	386.90	1.64%





JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

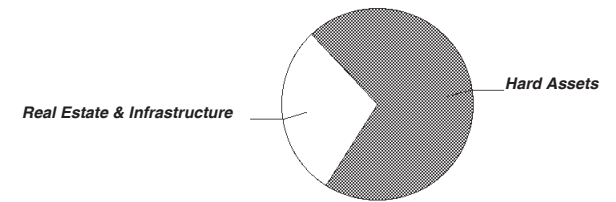
	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> Accrued Div.	Yield
<b>Asia ex-Japan Equity</b>							
<b>T ROWE PRICE NEW ASIA</b> 77956H-50-0 PRAS X	16.24	1,341.921	21,792.80	19,965.13	1,827.67	214.70	0.99%
<b>Emerging Market Equity</b>							
<b>I SHARES S&amp;P LATIN AMERICAN 40</b> INDEX FUND 464287-39-0 ILF	38.27	463.000	17,719.01	12,587.31	5,131.70	519.48	2.93%



## Alternative Assets Summary

<b>Asset Categories</b>	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Real Estate & Infrastructure	11,601.12	11,723.93	122.81	2%
Hard Assets	39,688.31	26,940.10	(12,748.21)	5%
<b>Total Value</b>	<b>\$51,289.43</b>	<b>\$38,664.03</b>	<b>(\$12,625.40)</b>	<b>7%</b>

### Asset Categories



## Alternative Assets Detail

Alternative Assets as a percentage of your portfolio - 7 %



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

	Quantity/Original Commitment Amount	Cost/Net Capital Called Since Inception	Net Distributions Since Inception	Estimated Value	Est. Annual Inc. Accrued Div.	Yield
<b>Real Estate &amp; Infrastructure</b>						
JPM US REAL ESTATE FD - SEL FUND 3037 4812C0-61-3 SUIE X	737.82	12,036.76		11,723.93	254.54 100.34	2.17%

Amounts shown above under "Estimated Value" for private equity funds are estimates based on the latest fund values received from each underlying fund, which value may be as of a date (underlying fund value date) prior to the period covered by this statement. The values provided by the underlying fund have been adjusted for any cash flows between your account and such fund that have occurred subsequent to the underlying fund value date to derive the "Estimated Value". Therefore, such "Estimated Value" may not reflect the value of your interest shown on any fund's actual books and records as of the date of this statement. For additional information, please contact your J.P. Morgan representative.

For private equity funds, Estimated Values are based on estimates provided by the underlying funds that are generally presented on a US GAAP basis, which records investments at fair value, or "marked-to-market". Most of these underlying funds also present their audited financial statements on a US GAAP basis (i.e., "marked-to-market"). However, some of these underlying funds present their audited financial statements using the Income Tax Basis of Accounting, which records investments "at cost" based on the accrual basis of accounting for Federal income taxes. Where the underlying fund provides periodic estimates on a "marked-to-market" basis but reflects investments "at cost" in its audited financial statements, the marked-to-market Estimated Value shown herein for a private equity fund may be materially different from the value reflected on such fund's audited financial statements (which are also based on the audited financial statements of the underlying fund).

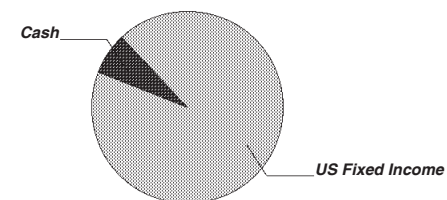
	Price	Quantity	Estimated Value	Cost	Est. Annual Income Accrued Income
<b>Hard Assets</b>					
ISHARES SILVER TRUST 46428Q-10-9 SLV	20.90	1,289.000	26,940.10	14,574.94	



## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	51,105.98	9,246.22	(41,859.76)	2%
US Fixed Income	136,432.86	142,451.10	6,018.24	28%
<b>Total Value</b>	<b>\$187,538.84</b>	<b>\$151,697.32</b>	<b>(\$35,841.52)</b>	<b>30%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	151,697.32
Tax Cost	45,206.62
Unrealized Gain/Loss	4,118.99
Estimated Annual Income	7,176.54
Yield	4.73%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	151,697.32	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	9,246.22	6%
Mutual Funds	142,451.10	94%
<b>Total Value</b>	<b>\$151,697.32</b>	<b>100%</b>

Cash & Fixed Income as a percentage of your portfolio - 30 %



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Note: <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.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

## Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	9,246.22	9,246.22	9,246.22		0.92	0.01% <sup>1</sup>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	15.02	7,254.51	108,962.70	6,590.99 **	N/A	5,876.15	5.39%
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	113.52	295.00	33,488.40	29,369.41	4,118.99	1,299.47	3.88%
<b>Total US Fixed Income</b>			<b>\$142,451.10</b>	<b>\$35,960.40</b>	<b>\$4,118.99</b>	<b>\$7,175.62</b>	<b>5.04%</b>



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Portfolio Activity Summary

<b>Transactions</b>	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>12,398.85</b>	--
<b>INFLOWS</b>		
Income	15,131.38	8,838.65
<b>Total Inflows</b>	<b>\$15,131.38</b>	<b>\$8,838.65</b>
<b>OUTFLOWS **</b>		
Withdrawals	(50,000.00)	
<b>Total Outflows</b>	<b>(\$50,000.00)</b>	<b>\$0.00</b>
<b>TRADE ACTIVITY</b>		
Settled Sales/Maturities/Redemptions	40,451.30	
Settled Securities Purchased	(8,735.31)	(3,916.00)
<b>Total Trade Activity</b>	<b>\$31,715.99</b>	<b>(\$3,916.00)</b>
<b>Ending Cash Balance</b>	<b>\$9,246.22</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



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
9/4	Interest Income	DEPOSIT SWEEP INTEREST FOR AUG. @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$10,264.89 AS OF 09/01/12			0.09
9/10	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.384683 PER SHARE (ID: 464287-24-2)	295.000	0.385	113.48
9/24	Div Domestic	GATEWAY TRUST FUND @ 0.101 PER SHARE AS OF 09/21/12 (ID: 367829-20-7)	825.426	0.101	83.72
9/25	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.052 PER SHARE AS OF 09/24/12 (ID: 543495-83-2)	6,875.480	0.052	356.97
9/28	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.414881 PER SHARE (ID: 464287-59-8)	585.000	0.415	242.71
9/28	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.257749 PER SHARE (ID: 464287-61-4)	806.000	0.258	207.75
10/1	Interest Income	DEPOSIT SWEEP INTEREST FOR SEPT @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$2,359.83 AS OF 10/01/12			0.02
10/1	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.11545 PER SHARE (ID: 4812C0-61-3)	629.811	0.115	72.71
10/1	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.528472 PER SHARE (ID: 464287-16-8)	913.000	0.528	482.49
10/3	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.073708 PER SHARE (ID: 78464A-10-2)	477.000	0.074	35.16
10/3	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.33369 PER SHARE (ID: 81369Y-50-6)	200.000	0.334	66.74



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
10/5	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.383809 PER SHARE (ID: 464287-24-2)	295.000	0.384	113.22
10/24	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.060 PER SHARE AS OF 10/23/12 (ID: 543495-83-2)	6,903.028	0.06	413.22
11/1	Interest Income	DEPOSIT SWEEP INTEREST FOR OCT. @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$2,346.45 AS OF 11/01/12			0.02
11/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.378397 PER SHARE (ID: 464287-24-2)	295.000	0.378	111.63
11/23	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.056 PER SHARE AS OF 11/21/12 (ID: 543495-83-2)	6,929.007	0.056	386.57
12/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.366094 PER SHARE (ID: 464287-24-2)	295.000	0.366	108.00
12/19	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.06821 PER SHARE (ID: 4812C0-61-3)	727.592	0.068	49.63
12/19	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.194 PER SHARE AS OF 12/18/12 (ID: 543495-83-2)	7,019.578	0.194	1,359.47
12/20	STCapitalGain Dist	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND 12/19/12 SHORT TERM CAPITAL GAINS @ 0.010 PER SHARE AS OF 12/19/12 (ID: 77956H-50-0)	1,341.921	0.01	13.11
12/20	Div Domestic	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND @ 0.160 PER SHARE AS OF 12/19/12 (ID: 77956H-50-0)	1,341.921	0.156	209.78
12/24	Div Domestic	I SHARES S&P LATIN AMERICAN 40 INDEX FUND @ 0.347694 PER SHARE (ID: 464287-39-0)	463.000	0.348	160.98
12/24	Div Domestic	GATEWAY TRUST FUND @ 0.160 PER SHARE AS OF 12/21/12 (ID: 367829-20-7)	830.315	0.16	132.73





JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
12/26	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.551103 PER SHARE (ID: 464287-16-8)	913.000	0.551	503.16
12/26	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.520638 PER SHARE (ID: 464287-59-8)	585.000	0.521	304.57
12/26	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.412311 PER SHARE (ID: 464287-61-4)	806.000	0.412	332.32
12/27	Div Domestic	VANGUARD HEALTH CARE ETF @ 1.198 PER SHARE (ID: 92204A-50-4)	361.000	1.198	432.48
1/2	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.362035 PER SHARE (ID: 464287-24-2)	295.000	0.362	106.80
1/3	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.37095 PER SHARE (ID: 81369Y-50-6)	200.000	0.371	74.19
1/3	Div Domestic	I SHARES S&P LATIN AMERICAN 40 INDEX FUND @ 0.146181 PER SHARE (ID: 464287-39-0)	463.000	0.146	67.68
1/4	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.224598 PER SHARE (ID: 78464A-10-2)	477.000	0.225	107.13
1/30	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.050 PER SHARE AS OF 01/29/13 (ID: 543495-83-2)	7,042.854	0.05	355.19
2/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.370505 PER SHARE (ID: 464287-24-2)	295.000	0.371	109.30
2/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.056 PER SHARE AS OF 02/26/13 (ID: 543495-83-2)	7,068.914	0.056	392.99
3/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.374228 PER SHARE (ID: 464287-24-2)	295.000	0.374	110.40
3/25	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.133106 PER SHARE (ID: 78464A-10-2)	477.000	0.133	63.49



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
3/25	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.3571 PER SHARE (ID: 81369Y-50-6)	200.000	0.357	71.42
3/25	Div Domestic	GATEWAY TRUST FUND @ 0.091 PER SHARE AS OF 03/22/13 (ID: 367829-20-7)	833.048	0.092	76.22
3/28	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.055 PER SHARE AS OF 03/27/13 (ID: 543495-83-2)	7,094.767	0.056	393.74
4/1	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.09489 PER SHARE (ID: 4812C0-61-3)	730.755	0.095	69.34
4/1	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.562143 PER SHARE (ID: 464287-16-8)	913.000	0.562	513.24
4/1	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.387985 PER SHARE (ID: 464287-59-8)	585.000	0.388	226.97
4/1	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.229544 PER SHARE (ID: 464287-61-4)	806.000	0.23	185.01
4/5	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.368186 PER SHARE (ID: 464287-24-2)	295.000	0.368	108.61
4/29	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.054 PER SHARE AS OF 04/26/13 (ID: 543495-83-2)	7,119.839	0.054	387.37
5/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.362131 PER SHARE (ID: 464287-24-2)	295.000	0.362	106.83
5/30	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.063 PER SHARE AS OF 05/29/13 (ID: 543495-83-2)	7,149.048	0.063	450.69
6/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.361012 PER SHARE (ID: 464287-24-2)	295.000	0.361	106.50
6/24	Div Domestic	GATEWAY FUND-A @ 0.104 PER SHARE AS OF 06/21/13 (ID: 367829-20-7)	836.180	0.104	86.97



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
6/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.052 PER SHARE AS OF 06/26/13 (ID: 543495-83-2)	7,174.532	0.052	374.61
7/1	Div Domestic	JPM US REAL ESTATE FD - SEL FUND 3037 @ 0.06669 PER SHARE (ID: 4812C0-61-3)	734.870	0.067	49.01
7/1	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.313839 PER SHARE (ID: 78464A-10-2)	477.000	0.314	149.70
7/1	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.37438 PER SHARE (ID: 81369Y-50-6)	200.000	0.374	74.88
7/2	Div Domestic	I SHARES S&P LATIN AMERICAN 40 INDEX FUND @ 0.628346 PER SHARE (ID: 464287-39-0)	463.000	0.628	290.92
7/2	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.53687 PER SHARE (ID: 464287-16-8)	913.000	0.537	490.16
7/8	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.363339 PER SHARE (ID: 464287-24-2)	295.000	0.363	107.19
7/9	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.471359 PER SHARE (ID: 464287-59-8)	585.000	0.471	275.75
7/9	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.291485 PER SHARE (ID: 464287-61-4)	806.000	0.291	234.94
7/30	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.056 PER SHARE AS OF 07/29/13 (ID: 543495-83-2)	7,201.347	0.056	402.49
8/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.349839 PER SHARE (ID: 464287-24-2)	295.000	0.35	103.20
8/29	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.060 PER SHARE AS OF 08/28/13 (ID: 543495-83-2)	7,230.916	0.06	434.96
9/9	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.365859 PER SHARE (ID: 464287-24-2)	295.000	0.366	107.93



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
9/26	Div Domestic	GATEWAY FUND-A @ 0.104 PER SHARE AS OF 09/25/13 (ID: 367829-20-7)	839.274	0.104	87.38
9/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.049 PER SHARE AS OF 09/26/13 (ID: 543495-83-2)	7,254.507	0.049	355.04
9/30	Div Domestic	MORGAN STANLEY TECHNOLOGY ETF @ 0.215785 PER SHARE (ID: 78464A-10-2)	477.000	0.216	102.93
9/30	Div Domestic	SECTOR SPDR TRUST S/B/I-ENERGY @ 0.39266 PER SHARE (ID: 81369Y-50-6)	200.000	0.393	78.53
9/30	Div Domestic	ISHARES DJ SELECT DIVIDEND INDEX FUND @ 0.537271 PER SHARE (ID: 464287-16-8)	913.000	0.537	490.53
9/30	Div Domestic	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 0.420101 PER SHARE (ID: 464287-59-8)	585.000	0.42	245.76
9/30	Div Domestic	ISHARES RUSSELL 1000 GROWTH INDEX FUND @ 0.263847 PER SHARE (ID: 464287-61-4)	806.000	0.264	212.66
<b>Total Income</b>					<b>\$15,131.38</b>

Settle Date	Type Selection Method	Description	Quantity Cost	Amount
<b>Withdrawals</b>				
9/4	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED		(50,000.00)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

## TRADE ACTIVITY

Note: L indicates Long Term Realized Gain/Loss

\* Settled transaction was initiated in prior statement period and settled in current statement period

Trade Date Settle Date	Type Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
<b>Settled Sales/Maturities/Redemptions</b>							
8/29 9/4	Sale High Cost	ISHARES RUSSELL 1000 VALUE INDEX FUND @ 70.56 38,808.00 BROKERAGE 100.00 TAX &/OR SEC .87 J.P. MORGAN SECURITIES LLC (ID: 464287-59-8)	(550.000)	70.377	38,707.13	(26,181.92)	12,525.21 L *
12/7 12/7	LT Capital Gain Distribution	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND LONG TERM CAPITAL GAINS @ 0.009392 (ID: 464287-24-2)	295.000	0.009	2.77		
12/14 12/14	LT Capital Gain Distribution	JPM US REAL ESTATE FD - SEL FUND 3037 LONG TERM CAPITAL GAINS @ 2.29224 (ID: 4812C0-61-3)	633.854	2.292	1,452.95		
12/20 12/20	LT Capital Gain Distribution	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND 12/19/12 LONG TERM CAPITAL GAINS @ 0.220 PER SHARE AS OF 12/19/12 (ID: 77956H-50-0)	1,341.921	0.215	288.45		
<b>Total Settled Sales/Maturities/Redemptions</b>					<b>\$40,451.30</b>	<b>(\$26,181.92)</b>	<b>\$12,525.21 L</b>

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
9/24 9/24	Purchase	GATEWAY TRUST FUND INCOME DIVIDEND @ 0.101 PER SHAR REINVESTED @ \$27.59 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/21/12 (ID: 367829-20-7)	3.034	27.594	(83.72)
9/25 9/25	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.052 PER SHAR REINVESTED @ \$14.99 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/24/12 (ID: 543495-83-2)	23.814	14.99	(356.97)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
10/1 10/1	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 17.98 PER SHARE (ID: 4812C0-61-3)	4.043	17.984	(72.71)
10/24 10/24	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.060 PER SHAR REINVESTED @ \$15.00 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 10/23/12 (ID: 543495-83-2)	27.548	15.00	(413.22)
11/23 11/23	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.056 PER SHAR REINVESTED @ \$14.88 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 11/21/12 (ID: 543495-83-2)	25.979	14.88	(386.57)
12/14 12/14	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 15.50 PER SHARE (ID: 4812C0-61-3)	93.738	15.50	(1,452.95)
12/19 12/19	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 15.69 PER SHARE (ID: 4812C0-61-3)	3.163	15.691	(49.63)
12/19 12/19	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.194 PER SHAR REINVESTED @ \$15.01 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/18/12 (ID: 543495-83-2)	90.571	15.01	(1,359.47)
12/20 12/20	Purchase	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND SHORT TERM CAP GAINS @ 0.010 REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/19/12 (ID: 77956H-50-0)	0.790	16.595	(13.11)
12/20 12/20	Purchase	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND LONG TERM CAP GAINS @ 0.220 REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/19/12 (ID: 77956H-50-0)	17.377	16.60	(288.45)
12/20 12/20	Purchase	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND INCOME DIVIDEND @ 0.160 PER SHAR REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/19/12 (ID: 77956H-50-0)	12.637	16.60	(209.78)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
12/24 12/24	Purchase	GATEWAY TRUST FUND INCOME DIVIDEND @ 0.160 PER SHAR REINVESTED @ \$27.15 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 12/21/12 (ID: 367829-20-7)	4.889	27.149	(132.73)
1/30 1/30	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.050 PER SHAR REINVESTED @ \$15.26 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 01/29/13 (ID: 543495-83-2)	23.276	15.26	(355.19)
2/27 2/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.056 PER SHAR REINVESTED @ \$15.08 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 02/26/13 (ID: 543495-83-2)	26.060	15.08	(392.99)
3/25 3/25	Purchase	GATEWAY TRUST FUND INCOME DIVIDEND @ 0.091 PER SHAR REINVESTED @ \$27.89 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 03/22/13 (ID: 367829-20-7)	2.733	27.889	(76.22)
3/28 3/28	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.055 PER SHAR REINVESTED @ \$15.23 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 03/27/13 (ID: 543495-83-2)	25.853	15.23	(393.74)
4/1 4/1	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 16.85 PER SHARE (ID: 4812C0-61-3)	4.115	16.851	(69.34)
4/29 4/29	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.054 PER SHAR REINVESTED @ \$15.45 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 04/26/13 (ID: 543495-83-2)	25.072	15.45	(387.37)
5/30 5/30	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.063 PER SHAR REINVESTED @ \$15.43 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 05/29/13 (ID: 543495-83-2)	29.209	15.43	(450.69)



JPMCBNA ACF S BERNSTEIN-DEC'D IRA RO ACCT. W32585007  
For the Period 9/1/12 to 9/30/13

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
6/24 6/24	Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.104 PER SHAR REINVESTED @ \$27.77 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/21/13 (ID: 367829-20-7)	3.132	27.768	(86.97)
6/27 6/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.052 PER SHAR REINVESTED @ \$14.70 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 06/26/13 (ID: 543495-83-2)	25.484	14.70	(374.61)
7/1 7/1	Purchase	JPM US REAL ESTATE FD - SEL FUND 3037 REINVESTED @ 16.62 PER SHARE (ID: 4812C0-61-3)	2.948	16.625	(49.01)
7/30 7/30	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.056 PER SHAR REINVESTED @ \$15.01 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 07/29/13 (ID: 543495-83-2)	26.815	15.01	(402.49)
8/29 8/29	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.060 PER SHAR REINVESTED @ \$14.71 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/28/13 (ID: 543495-83-2)	29.569	14.71	(434.96)
9/26 9/26	Purchase	GATEWAY FUND-A INCOME DIVIDEND @ 0.104 PER SHAR REINVESTED @ \$28.24 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/25/13 (ID: 367829-20-7)	3.094	28.242	(87.38)
9/27 9/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.049 PER SHAR REINVESTED @ \$15.05 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 09/26/13 (ID: 543495-83-2)	23.591	15.05	(355.04)
<b>Total Settled Securities Purchased</b>					<b>(\$8,735.31)</b>



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For the Period 9/1/12 to 9/30/13

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

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

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

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

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

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

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

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

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

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

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

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

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

**Offshore Deposits - London and Nassau**



For the Period 9/1/12 to 9/30/13

**Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).**

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

<b>Investment Products: Not FDIC Insured -No Bank Guarantee -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)**

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



For the Period 9/1/12 to 9/30/13

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.



For the Period 9/1/12 to 9/30/13

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### **PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES**

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.



For the Period 9/1/12 to 9/30/13

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



**Simon L. Bernstein  
7020 Lions Head Lane  
Boca Raton, Florida 33496**

October 17, 2011

Wilmington Trust Company  
Attn: Ms. Carece Rufe, CTFA  
1100 North Market Street  
Wilmington, DE 19890-0001

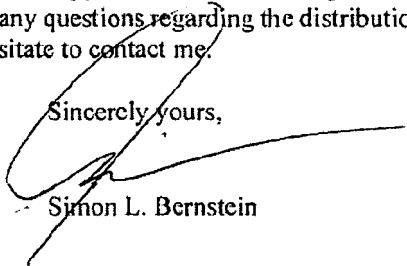
**Re: Simon L. Bernstein Irrevocable Trust**

Dear Ms. Rufe:

I am the settlor and the beneficiary of the above-referenced Trust of which Mr. William Stansbury is named as the Trust Protector. At the time that I established the Trust in 2008, I funded the Trust with my partnership interest in Bernstein Investments, LLLP, for asset protection purposes. Three years have passed since the establishment of the Trust and I am no longer in need of the protections afforded by the Trust. Whereas the primary purpose of the Trust is now obsolete, I formally request that you distribute the assets held by the Trust to my revocable trust and terminate the Simon L. Bernstein Irrevocable Trust immediately thereafter.

As was requested, I have enclosed a copy of the latest brokerage statement for Bernstein Family Investments, LLLP. If you have any questions regarding the distribution from the Trust or the Trust's termination, please do not hesitate to contact me.

Sincerely yours,



Simon L. Bernstein

Enc.





JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
Marcos Bonfante	Client Service Team	877/576-0417
Christopher Bernat	Client Service Team	
Sandra Harding	Client Service Team	
Kimberly Chapman	Client Service Team	
<b>Online access</b>	<b><a href="http://www.MorganOnline.com">www.MorganOnline.com</a></b>	

For important information regarding your accounts refer to the rear of your statement

### Table of Contents

	Page
Account Summary	2
Holdings	
Equity	4
Cash & Fixed Income	9
Portfolio Activity	16

### Client News

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

At June 30, 2011, JPMS LLC's net capital of \$11.3 billion exceeded the minimum regulatory net capital requirement of \$1.5 billion by \$9.8 billion. JPMCC's net capital of \$6.9 billion was approximately 7.2% of aggregate debit items and exceeded the minimum regulatory net capital requirement of \$1.9 billion by \$5.0 billion.

Complete copies of JPMS LLC's and JPMCC's individual unaudited Statement of Financial Condition may be obtained, at no cost, by accessing the following JPMorgan Chase & Co. website address:

<http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>

Additionally, you may call the following toll-free phone number to request a hard copy of the statement:  
1-866-576-1300



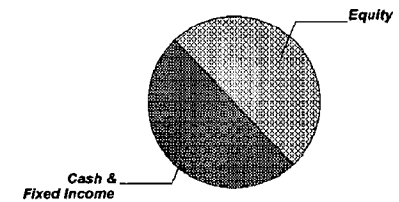
BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	1,050,971.87	999,771.98	(51,199.89)	39,631.21	50%
Cash & Fixed Income	1,120,647.26	972,835.59	(147,811.67)	50,977.37	50%
<b>Market Value</b>	<b>\$2,171,619.13</b>	<b>\$1,972,607.57</b>	<b>(\$199,011.56)</b>	<b>\$90,608.58</b>	<b>100%</b>
Accruals	10,821.73	9,977.95	(843.78)		
<b>Market Value with Accruals</b>	<b>\$2,182,440.86</b>	<b>\$1,982,585.52</b>	<b>(\$199,855.34)</b>		

Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>2,171,619.13</b>	<b>2,944,996.10</b>
Contributions	1,320.00	261,273.56
Withdrawals & Fees	(139,704.86)	(1,263,522.69)
<b>Net Contributions/Withdrawals</b>	<b>(\$138,384.86)</b>	<b>(\$1,002,249.13)</b>
Income & Distributions	6,952.22	86,300.00
Change In Investment Value	(67,578.92)	(56,439.40)
<b>Ending Market Value</b>	<b>\$1,972,607.57</b>	<b>\$1,972,607.57</b>
Accruals	9,977.95	9,977.95
<b>Market Value with Accruals</b>	<b>\$1,982,585.52</b>	<b>\$1,982,585.52</b>

### Asset Allocation





BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

## Account Summary CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	3,863.00	31,545.05
Foreign Dividends	136.50	409.50
Currency Gain/Loss		7,103.92
Interest Income	2,017.66	25,991.21
Ordinary Income		8,405.17
<b>Taxable Income</b>	<b>\$6,017.16</b>	<b>\$73,454.85</b>
Tax-Exempt Income	935.06	8,174.65
<b>Tax-Exempt Income</b>	<b>\$935.06</b>	<b>\$8,174.65</b>
Partnership/Alt Asset Distributions		4,670.50
<b>Other Income &amp; Receipts</b>		<b>\$4,670.50</b>
<b>Cost Summary</b>		
		Cost
Equity		814,106.36
Cash & Fixed Income		682,567.55
<b>Total</b>		<b>\$1,496,673.91</b>

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss		1,444.64
LT Realized Gain/Loss		(56.37)
<b>Realized Gain/Loss</b>		<b>\$1,388.27</b>
		To-Date Value
<b>Unrealized Gain/Loss</b>		<b>\$282,893.42</b>

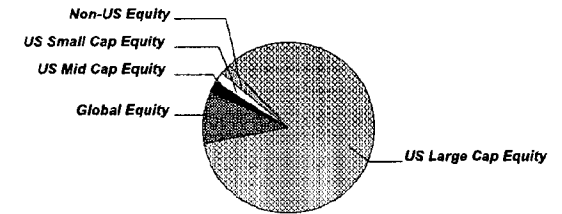


BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	893,145.19	858,325.16	(34,820.03)	42%
US Mid Cap Equity	18,024.00	16,404.00	(1,620.00)	1%
US Small Cap Equity	24,309.93	22,070.07	(2,239.86)	1%
US Small/Mid Cap Equity	0.00	0.00	0.00	
Non-US Equity	12,801.75	11,722.75	(1,079.00)	1%
Global Equity	102,691.00	91,250.00	(11,441.00)	5%
<b>Total Value</b>	<b>\$1,050,971.87</b>	<b>\$999,771.98</b>	<b>(\$51,199.89)</b>	<b>50%</b>

### Asset Categories



Equity as a percentage of your portfolio - 50 %

Market Value/Cost	Current Period Value
Market Value	999,771.98
Tax Cost	814,106.36
Unrealized Gain/Loss	185,665.62
Estimated Annual Income	39,631.21
Accrued Dividends	1,283.00
Yield	3.96 %

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
<b>ABBOTT LABORATORIES</b> 002824-10-0 ABT	51.14	350.000	17,899.00	16,158.00	1,741.00	672.00	3.75 %

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BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
<b>APPLE INC.</b> 037833-10-0 AAPL	381.32	250.000	95,330.00	22,100.00	73,230.00		
<b>AT&amp;T INC</b> 00206R-10-2 T	28.52	750.000	21,390.00	18,000.00	3,390.00	1,290.00	6.03 %
<b>BERKSHIRE HATHAWAY INC DEL CL B</b> 084670-70-2 BRK B	71.04	200.000	14,208.00	14,400.00	(192.00)		
<b>BLACKSTONE GROUP LP</b> 09253U-10-8 BX	11.98	1,000.000	11,980.00	13,530.00	(1,550.00)	400.00	3.34 %
<b>BRISTOL MYERS SQUIBB CO</b> 110122-10-8 BMY	31.38	1,000.000	31,380.00	24,650.00	6,730.00	1,320.00	4.21 %
<b>CHEVRON CORP</b> 166764-10-0 CVX	92.59	200.000	18,518.00	19,424.00	(906.00)	624.00	3.37 %
<b>COCA-COLA CO</b> 191216-10-0 KO	67.56	250.000	16,890.00	16,237.50	652.50	470.00 117.50	2.78 %
<b>DOW CHEMICAL CO</b> 260543-10-3 DOW	22.46	2,000.000	44,920.00	29,150.00	15,770.00	2,000.00 500.00	4.45 %
<b>DUKE ENERGY CORP</b> 26441C-10-5 DUK	19.99	2,750.000	54,972.50	41,675.50	13,297.00	2,750.00	5.00 %
<b>EATON VANCE TAX-MANAGED DIVERSIFIED EQUITY FUND</b> 27828N-10-2 ETY	8.53	1,500.000	12,795.00	14,194.90	(1,399.90)	1,737.00	13.58 %
<b>ELI LILLY &amp; CO</b> 532457-10-8 LLY	36.97	300.000	11,091.00	10,038.00	1,053.00	588.00	5.30 %
<b>EV ENERGY PARTNER LP</b> 26926V-10-7 EVEP	71.68	750.000	53,760.00	18,487.00	35,273.00	2,283.00	4.25 %
<b>EXXON MOBIL CORP</b> 30231G-10-2 XOM	72.63	250.000	18,157.50	15,500.00	2,657.50	470.00	2.59 %

J.P.Morgan



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
<b>FRONTIER COMMUNICATIONS CORPORATION</b> 35906A-10-8 FTR	6.11	156.000	953.16	1,184.05	(230.89)	117.00	12.27 %
<b>GENERAL DYNAMICS CORP</b> 369550-10-8 GD	56.89	400.000	22,756.00	21,300.00	1,456.00	752.00	3.30 %
<b>GENERAL ELECTRIC CO</b> 369604-10-3 GE	15.22	1,500.000	22,830.00	25,000.00	(2,170.00)	900.00 225.00	3.94 %
<b>GOOGLE INC</b> CL A 38259P-50-8 GOOG	515.04	100.000	51,504.00	55,700.00	(4,196.00)		
<b>JOHNSON &amp; JOHNSON</b> 478160-10-4 JNJ	63.69	400.000	25,476.00	23,400.00	2,076.00	912.00	3.58 %
<b>JOHNSON CONTROLS INC</b> 478366-10-7 JCI	26.37	300.000	7,911.00	12,164.00	(4,253.00)	192.00 48.00	2.43 %
<b>KIMBERLY-CLARK CORP</b> 494368-10-3 KMB	71.01	250.000	17,752.50	14,000.00	3,752.50	700.00 175.00	3.94 %
<b>KINDER MORGAN ENERGY PARTNERSHIP L P</b> UNIT OF LIMITED PARTNERSHIP INT 494550-10-6 KMP	68.38	400.000	27,352.00	19,400.00	7,952.00	1,840.00	6.73 %
<b>KRAFT FOODS INC CLASS A</b> 50075N-10-4 KFT	33.58	750.000	25,185.00	21,000.00	4,185.00	870.00 217.50	3.45 %
<b>MC DONALDS CORP</b> 580135-10-1 MCD	87.82	500.000	43,910.00	30,634.00	13,276.00	1,400.00	3.19 %
<b>MS CONT BUFF EQ SPX 4/10/12</b> 75% CONTIN BARRIER - 12%CPN- 30%MAXPMT INITIAL LEVEL-09/24/10 SPX: 1148.67 617482-NR-1	101.99	50,000.000	50,992.50	50,000.00	992.50		



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
PEOPLE'S UNITED FINANCIAL INC 712704-10-5 PBCT	11.40	1,000,000	11,400.00	13,320.00	(1,920.00)	630.00	5.53 %
PFIZER INC 717081-10-3 PFE	17.68	1,500,000	26,520.00	24,175.00	2,345.00	1,200.00	4.52 %
PROCTER & GAMBLE CO 742718-10-9 PG	63.18	450,000	28,431.00	26,988.00	1,443.00	945.00	3.32 %
SECTOR SPDR TR SBI INT-FINL SEDOL 2364038 81369Y-60-5 XLF	11.81	3,000,000	35,430.00	30,529.20	4,900.80	603.00	1.70 %
SOUTHERN CO 842587-10-7 SO	42.37	300,000	12,711.00	11,437.00	1,274.00	567.00	4.46 %
VERIZON COMMUNICATIONS INC 92343V-10-4 VZ	36.80	650,000	23,920.00	17,565.93	6,354.07	1,300.00	5.43 %
<b>Total US Large Cap Equity</b>			<b>\$858,325.16</b>	<b>\$671,342.08</b>	<b>\$186,983.08</b>	<b>\$27,532.00</b> <b>\$1,283.00</b>	<b>3.21 %</b>
<b>US Mid Cap Equity</b>							
ENERGY TRANSFER PARTNERS L P 29273R-10-9 ETP	41.01	400,000	16,404.00	17,364.00	(960.00)	1,430.00	8.72 %
<b>US Small Cap Equity</b>							
FBR FDS SML CAP FINL 30246J-20-8 FBRS X	14.78	1,493,239	22,070.07	25,375.45	(3,305.38)	85.11	0.39 %



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>Non-US Equity</b>							
BP PLC SPONS ADR 055622-10-4 BP	36.07	325.000	11,722.75	13,867.00	(2,144.25)	546.00	4.66%
<b>Global Equity</b>							
EATON VANCE TAX ADVANTAGED GLOBAL DIVIDEND INCOME FUND 27828S-10-1 ETG	12.18	3,500.000	42,630.00	35,744.90	6,885.10	4,305.00	10.10%
EATON VANCE TAX MANAGED GLOBAL BUY WRITE OPPORTUNITIES FUND 27829C-10-5 ETW	9.76	1,000.000	9,760.00	11,958.81	(2,198.81)	1,210.00	12.40%
EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND 27829F-10-8 EXG	8.00	3,500.000	28,000.00	28,132.12	(132.12)	3,979.50	14.21%
ISHARES S&P GLOBAL TELECOMMUNICATION 464287-27-5 IXP	54.30	200.000	10,860.00	10,322.00	538.00	543.60	5.01%
<b>Total Global Equity</b>			<b>\$91,250.00</b>	<b>\$86,157.83</b>	<b>\$5,092.17</b>	<b>\$10,038.10</b>	<b>11.00%</b>





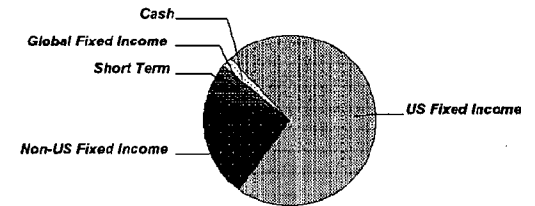
BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	149,253.11	16,685.05	(132,568.06)	1%
Short Term	30,947.50	30,700.00	(247.50)	2%
US Fixed Income	701,292.78	703,464.72	2,171.94	36%
Non-US Fixed Income	212,573.87	197,805.82	(14,768.05)	10%
Global Fixed Income	26,580.00	24,180.00	(2,400.00)	1%
<b>Total Value</b>	<b>\$1,120,647.26</b>	<b>\$972,835.59</b>	<b>(\$147,811.67)</b>	<b>50%</b>

Market Value/Cost	Current Period Value
Market Value	972,835.59
Tax Cost	682,567.55
Unrealized Gain/Loss	97,227.80
Estimated Annual Income	50,977.37
Accrued Interest	8,694.95
Yield	3.85%

### Asset Categories



Cash & Fixed Income as a percentage of your portfolio - 50 %



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

**SUMMARY BY MATURITY**

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	500,451.52	54%
6-12 months <sup>1</sup>	10,200.00	1%
1-5 years <sup>1</sup>	262,422.26	26%
5-10 years <sup>1</sup>	132,644.72	13%
10+ years <sup>1</sup>	67,117.09	6%
<b>Total Value</b>	<b>\$972,835.59</b>	<b>100%</b>

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

Note: P indicates position adjusted for Pending Trade Activity.

<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.

Note: \*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

**SUMMARY BY TYPE**

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	16,685.05	1%
Corporate Bonds	126,366.11	12%
International Bonds	338,417.42	38%
Mortgage and Asset Backed Bonds	51,945.75	5%
Mutual Funds	241,936.94	24%
Other	197,484.32	20%
<b>Total Value</b>	<b>\$972,835.59</b>	<b>100%</b>

**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	17,774.17	17,774.17	17,774.17		5.33 1.89	0.03% <sup>1</sup>
<b>COST OF PENDING PURCHASES</b>	1.00	(1,089.12)	(1,089.12)	(1,089.12)			
<b>Total Cash</b>			<b>\$16,685.05</b>	<b>\$16,685.05</b>	<b>\$0.00</b>	<b>\$5.33 \$1.89</b>	<b>0.03%</b>

J.P.Morgan



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Short Term</b>							
REPUBLIC OF PERU NOTES 9 1/8% FEB 21 2012 DTD 8/21/2002 715638-AL-6 BBB /BAA	102.50	20,000.00	20,500.00	22,279.90	(1,779.90)	1,825.00 202.76	2.65%
STARWOOD HOTELS RESORTS 7 7/8% MAY 1 2012 DTD 11/01/2002 85590A-AD-6 BB+ /BA1	102.00	10,000.00	10,200.00	9,061.48	1,138.52	787.50 328.12	4.36%
<b>Total Short Term</b>			<b>\$30,700.00</b>	<b>\$31,341.38</b>	<b>(\$641.38)</b>	<b>\$2,612.50</b> <b>\$530.88</b>	<b>3.22%</b>
<b>US Fixed Income</b>							
EATON VANCE SR FLOATING RATE FUND 27828Q-10-5	14.21	2,000.00	28,420.00	17,960.00	10,460.00	2,034.00	7.16%
JPM STR INC OPP FD 4812A4-35-1	11.31	2,108.33	23,845.21	25,297.29	(1,452.08)	691.53 46.38	2.90%
P WELLS FARGO FDS TR INTRMDT TXFR A 949921-59-7	11.17	16,950.49	189,336.94	6,748.83 **	N/A	6,288.63 574.60	3.32%
P AIM TAX EXEMPT FDS INC INV VK HIYL MN Y 001419-65-4	9.38	6,656.13	62,434.45	57,567.67	4,866.78	3,853.89 323.70	6.17%
P VANGUARD MUNI BD FD INC HI YLD PORT FUND 44 922907-40-7	10.60	5,226.40	55,399.87	54,518.44 **	N/A	2,440.73 190.82	4.41%
NUVEEN SELECT TAX FREE INCM SH BEN INT 67063C-10-6	12.98	1,250.00	16,225.00	16,054.74	170.26	787.50	4.85%



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>US Fixed Income</b>							
<b>NUVEEN INSURED TAX-FREE ADVANTAGE MUNICIPAL FUND</b> 670657-10-5	14.24	1,500.00	21,360.00	19,902.00	1,458.00	1,260.00	5.90%
<b>EATON VANCE MUNICIPAL BOND FUND</b> 27827X-10-1	12.35	2,500.00	30,875.00	25,000.00	5,875.00	2,290.00	7.42%
<b>WESTERN ASSET MUN HIGH INCOME FUND</b> 95766N-10-3	7.46	1,500.00	11,190.00	10,500.00	690.00	630.00	5.63%
<b>DEUTSCHE BANK AG LONDON</b> NOTES 5 3/8% OCT 12 2012 DTD 10/12/2007 2515A0-HQ-9 A+ /AA3	103.13	22,000.00	22,688.16	22,324.50	363.66	1,182.50 555.10	2.29%
<b>JOHN DEERE CAPITAL CORP</b> 5.10% JAN 15 2013 DTD 1/10/2003 244217-BK-0 A /A2	105.41	10,000.00	10,541.00	10,466.85	74.15	510.00 107.66	0.87%
<b>GENERAL ELECTRIC COMPANY</b> NOTES 5% FEB 1 2013 DTD 1/28/2003 369604-AY-9 AA+ /AA2	104.73	23,000.00	24,088.59	23,368.11	720.48	1,150.00 191.65	1.40%
<b>HUTCHISON WHAMP INTERNATIONAL LTD</b> 6 1/2% SER REGS FEB 13 2013 DTD 2/13/2003 G4672Q-AA-2 A- /A3	106.34	9,000.00	9,570.70	N/A **	N/A	585.00 77.99	1.79%
<b>PETROBRAS INTERNATIONAL FINANCE</b> NOTES 9 1/8% JUL 2 2013 DTD 7/2/2003 71645W-AG-6 NA /A3	110.63	15,000.00	16,593.75	17,289.97	(696.22)	1,368.75 338.38	2.87%



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>US Fixed Income</b>							
<b>JOHN DEERE CAPITAL CORP</b> MEDIUM TERM NOTE 4.9% SEP 09 2013 DTD 09/08/2008 24422E-QU-6 A /A2	107.44	15,000.00	16,115.85	15,394.28	721.57	735.00 46.95	1.02 %
<b>GOLDMAN SACHS GROUP INC</b> NOTES 5 1/4% OCT 15 2013 DTD 10/14/2003 38141G-DQ-4 A /A1	103.91	22,000.00	22,859.10	21,273.88	1,585.22	1,155.00 532.57	3.25 %
<b>QUEENSLAND TREASURY CORP - AUD</b> 6% SEP 14 2017 DTD 09/14/2006 748305-BG-3 AAA /AAA	107.47	30,000.00	32,242.44	21,102.12	11,140.32	1,800.00 84.06	4.55 %
<b>VERIZON COMMUNICATIONS</b> 5 1/2% FEB 15 2018 DTD 02/12/2008 92343V-AL-8 A- /A3	115.96	21,000.00	24,350.97	21,296.30	3,054.67	1,155.00 147.56	2.75 %
<b>WAL-MART STORES INC</b> SR NOTES 5.8% FEB 15 2018 DTD 08/24/2007 931142-CJ-0 AA /AA2	121.40	15,000.00	18,210.60	16,397.62	1,812.98	870.00 111.16	2.18 %
<b>GOVERNMENT OF CANADA</b> 8% JUN 1 2023 DTD 8/17/92 135087-UT-9 AAA /AAA	151.71	10,000.00	15,171.34	12,048.78	3,122.56	800.00 266.66	2.78 %
<b>GS MORTGAGE SECURITIES CORPORATION</b> II SER 2007-GG10 CL A4 FLOATING RATE AUG 10 2045 DTD 07/01/2007 36246L-AE-1 BBB /A1	103.89	50,000.00	51,945.75	29,593.75	22,352.00	2,902.32 153.15	5.09 %
<b>Total US Fixed Income</b>			<b>\$703,464.72</b>	<b>\$444,105.13</b>	<b>\$66,319.35</b>	<b>\$34,489.85</b> <b>\$3,748.39</b>	<b>4.03 %</b>



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Non-US Fixed Income</b>							
<b>SWEDISH GOVERNMENT - SEK</b> 5.50% OCT 8 2012 DTD 10/08/2001 HELD BY EUROCLEAR ISIN SE0000909640 SEDOL 7334821 H33482-9A-2 AAA /AAA SEK	15.19	80,000.00	12,155.66	11,006.43	1,149.23	640.63 628.17	1.18 %
<b>UNITED MEXICAN STATES</b> NOTES 6 3/8% JAN 16 2013 DTD 1/16/2003 91086Q-AK-4 BBB /BAA	105.75	24,000.00	25,380.00	24,993.13	386.87	1,530.00 318.74	1.86 %
<b>TELECOM ITALIA FIN SA - EUR</b> MEDIUM TERM NOTE 6.875% JAN 24 2013 DTD 01/24/2003 HELD BY EUROCLEAR ISIN XS0161101679 SEDOL 7533510 H53465-9C-8 BBB /BAA EUR	137.66	12,000.00	16,518.91	15,959.56	559.35	1,106.90 758.15	4.76 %
<b>NORWEGIAN GOVERNMENT -NOK</b> 6.50% MAY 15 2013 DTD 05/15/2002 HELD BY EUROCLEAR ISIN NO0010144843 SEDOL 7381076 666999-9A-7 AAA /AAA NOK	18.38	202,000.00	37,135.07	34,176.14	2,958.93	2,236.41 849.32	1.52 %
<b>REPUBLIC OF SOUTH AFRICA - ZAR</b> 8.75% DEC 21 2014 DTD 12/21/2002 HELD BY EUROCLEAR ISIN ZAG000019878 SEDOL 6711953 S69124-9Q-0 A /A3 ZAR	13.19	105,000.00	13,852.67	11,157.01	2,695.66	1,142.85 319.37	6.63 %
<b>NEW ZEALAND GOVERNMENT-NZD</b> 6% APR 15 2015 DTD 04/15/2003 HELD BY EUROCLEAR ISIN NZGOVD0004R7 SEDOL 6610726 G62784-9B-4 AAA /AAA NZD	83.15	42,000.00	34,922.80	23,764.68	11,158.12	1,926.28 889.43	3.35 %



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Non-US Fixed Income</b>							
<b>FEDERAL REPUBLIC OF BRAZIL</b> NOTES 8% JAN 15 2018 DTD 8/1/2005 105756-BH-2 BBB /BAA	118.15	14,444.44	13,273.64	13,084.26	189.38	898.76 189.72	4.64%
<b>TSY 5% 2018 - GBP</b> 5% MAR 07 2018 DTD 05/25/2007 HELD BY EUROCLEAR ISIN GB00B1VWPC84 SEDOL B1VWPC8 871291-9B-8 NR /AAA GBP	187.20	12,000.00	22,464.10	19,131.52	3,332.58	934.67 61.61	1.68%
<b>SUNCOR ENERGY INC - CAD</b> MEDIUM TERM NOTES 5.8% MAY 22 2018 DTD 05/22/2008 HEDL BY EUROCLEAR ISIN CA86721ZAC38 SEDOL B39QM69 86721Z-9B-7 BBB /WR CAD	110.51	20,000.00	22,102.97	14,513.26	7,589.71	1,113.19 399.28	3.24%
<b>Total Non-US Fixed Income</b>			<b>\$197,805.82</b>	<b>\$167,785.99</b>	<b>\$30,019.83</b>	<b>\$11,529.69</b> <b>\$4,413.79</b>	<b>2.91%</b>
<b>Global Fixed Income</b>							
<b>FIRST TRUST/ABERDEEN GLOBAL</b> OPPORTUNITY INCOME FUND 337319-10-7	16.12	1,500.00	24,180.00	22,650.00	1,530.00	2,340.00	9.68%



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

## Portfolio Activity Summary - U S Dollar

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>150,310.82</b>	--
<b>INFLOWS</b>		
Income	6,483.81	63,375.58
Contributions	1,320.00	261,273.56
Foreign Exchange - Inflows	468.41	41,729.57
<b>Total Inflows</b>	<b>\$8,272.22</b>	<b>\$366,378.71</b>
<b>OUTFLOWS **</b>		
Withdrawals	(139,704.86)	(1,263,522.69)
<b>Total Outflows</b>	<b>(\$139,704.86)</b>	<b>(\$1,263,522.69)</b>
<b>TRADE ACTIVITY</b>		
Settled Sales/Maturities/Redemptions		61,684.36
Settled Securities Purchased	(1,104.01)	(177,607.49)
<b>Total Trade Activity</b>	<b>(\$1,104.01)</b>	<b>(\$115,923.13)</b>
<b>Ending Cash Balance</b>	<b>\$17,774.17</b>	--

Cost Adjustments	Current Period Value	Year-To-Date Value*
Cost Adjustments		(8,583.37)
<b>Total Cost Adjustments</b>	<b>\$0.00</b>	<b>(\$8,583.37)</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





## Portfolio Activity Detail - U S Dollar

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
9/1	Div Domestic	JPM STR INC OPP FD @ 0.022 PER SHARE (ID: 4812A4-35-1)	2,104.339	0.022	46.30
9/1	Interest Income	DEPOSIT SWEEP INTEREST FOR AUG. @ .03% RATE ON NET AVG COLLECTED BALANCE OF \$158,228.94 AS OF 09/01/11			4.03
9/1	Tax-Exempt Income	NUVEEN SELECT TAX FREE INCM SH BEN INT @ 0.0525 PER SHARE (ID: 67063C-10-6)	1,250.000	0.053	65.63
9/1	Tax-Exempt Income	NUVEEN INSURED TAX-FREE ADVANTAGE MUNICIPAL FUND @ 0.068 PER SHARE (ID: 670657-10-5)	1,500.000	0.068	102.00
9/1	Tax-Exempt Income	VANGUARD MUNI BD FD INC HI YLD PORT FUND 44 @ 0.039 PER SHARE (ID: 922907-40-7)	5,208.401	0.039	202.00
9/2	Tax-Exempt Income	AIM TAX EXEMPT FDS INC INV VK HIYL MN Y @ 0.049 PER SHARE AS OF 08/31/11 (ID: 001419-65-4)	6,621.615	0.049	322.09
9/2	Div Domestic	WELLS FARGO FDS TR INTRMDT TXFR A AS OF 08/31/11 (ID: 949921-59-7)	16,899.046	0.032	533.62
9/6	Div Domestic	SOUTHERN CO @ 0.4725 PER SHARE (ID: 842587-10-7)	300.000	0.473	141.75
9/6	Div Domestic	PFIZER INC @ 0.20 PER SHARE (ID: 717081-10-3)	1,500.000	0.20	300.00
9/8	Corporate Interest	JOHN DEERE CAPITAL CORP MEDIUM TERM NOTE 4.9% SEP 09 2013 DTD 09/08/2008 (ID: 24422E-QU-6)	15,000.000	0.025	367.50
9/9	Div Domestic	EXXON MOBIL CORP @ 0.47 PER SHARE (ID: 30231G-10-2)	250.000	0.47	117.50
9/9	Div Domestic	ELI LILLY & CO @ 0.49 PER SHARE (ID: 532457-10-8)	300.000	0.49	147.00



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
9/12	Div Domestic	CHEVRON CORP @ 0.78 PER SHARE (ID: 166764-10-0)	200.000	0.78	156.00
9/12	Corporate Interest	GS MORTGAGE SECURITITES CORPORATION II SER 2007-GG10 CL A4 FLOATING RATE AUG 10 2045 DTD 07/01/2007 (ID: 36246L-AE-1)	50,000.000	0.005	249.33
9/13	Div Domestic	JOHNSON & JOHNSON @ 0.57 PER SHARE (ID: 478160-10-4)	400.000	0.57	228.00
9/14	Foreign Interest	ENTRY REVERSED ON 09/19/2011 QUEENSLAND TREASURY CORP - AUD 6% SEP 14 2017 DTD 09/14/2006 (ID: 748305-BG-3)	30,000.000	0.03	900.00
9/15	Div Domestic	FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND @ 0.13 PER SHARE (ID: 337319-10-7)	1,500.000	0.13	195.00
9/16	Div Domestic	DUKE ENERGY CORP @ 0.25 PER SHARE (ID: 26441C-10-5)	2,750.000	0.25	687.50
9/16	Div Domestic	MC DONALDS CORP @ 0.61 PER SHARE (ID: 580135-10-1)	500.000	0.61	305.00
9/19	Foreign Interest	TO REVERSE ENTRY OF 09/14/2011 QUEENSLAND TREASURY CORP - AUD 6% SEP 14 2017 DTD 09/14/2006 AS OF 09/14/11 (ID: 748305-BG-3)	30,000.000	0.03	(900.00)
9/19	Foreign Interest	QUEENSLAND TREASURY CORP - AUD 6% SEP 14 2017 DTD 09/14/2006 AS OF 09/14/11 (ID: 748305-BG-3)	30,000.000	0.031	928.39
9/20	Foreign Dividend	BP PLC SPONS ADR GROSS RATE .42 (ID: 055622-10-4)	325.000	0.42	136.50
9/28	Div Domestic	SECTOR SPDR TR SBI INT-FINL SEDOL 2364038 @ 0.05031 PER SHARE (ID: 81369Y-60-5)	3,000.000	0.05	150.93
9/30	Div Domestic	FRONTIER COMMUNICATIONS CORPORATION @ 0.1875 PER SHARE (ID: 35906A-10-8)	156.000	0.188	29.25



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
<b>Income</b>					
9/30	Tax-Exempt Income	EATON VANCE MUNICIPAL BOND FUND @ 0.076334 PER SHARE (ID: 27827X-10-1)	2,500.000	0.076	190.84
9/30	Div Domestic	EATON VANCE SR FLOATING RATE FUND @ 0.082 PER SHARE (ID: 27828Q-10-5)	2,000.000	0.082	164.00
9/30	Div Domestic	EATON VANCE TAX ADVANTAGED GLOBAL DIVIDEND INCOME FUND @ 0.1025 PER SHARE (ID: 27828S-10-1)	3,500.000	0.103	358.75
9/30	Div Domestic	EATON VANCE TAX MANAGED GLOBAL BUY WRITE OPPORTUNITIES FUND @ 0.3024 PER SHARE (ID: 27829C-10-5)	1,000.000	0.302	302.40
9/30	Tax-Exempt Income	WESTERN ASSET MUN HIGH INCOME FUND @ 0.035 PER SHARE (ID: 95766N-10-3)	1,500.000	0.035	52.50
<b>Total Income</b>					<b>\$6,483.81</b>

Settle Date	Type Selection Method	Description	Quantity Cost	Amount
<b>Contributions</b>				
9/22	Misc Credit	FED WIRE CREDIT VIA: COMERICA BANK CORPORATED BLVD/067012099 B/O: TELENET SYSTEMS INC BOCA RATON,FL 334337641 REF: CHASE NYC/CTR/BNF=BERNSTEIN FAMILY INVESTMENT LLLP BOCA RATON FL 33487-1387/AC-000000032326 RFB=O/B COMERICA BK OBI=INTEREST ON LOAN/TEIMAD: 0922F6QC949C000036 TRN: 2398009265FF		1,320.00



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

Settle Date	Type Selection Method	Description	Quantity Cost	Amount
<b>Foreign Exchange - Inflows</b>				
9/7	Spot FX	REPATRIATION OF FOREIGN INTEREST BUY USD SELL GBP EXCHANGE RATE 1.561371000 DEAL 09/07/11 VALUE 09/07/11 (ID: 0GBPPR-CV-1)	(300.000) (468.41)	468.41
<b>Withdrawals</b>				
9/2	Misc Disbursement	TRANSFERRED BY WIRE TO LEGACY BANK OF FLORIDA FAO BERNSTEIN FAMILY REALTY LLC AS REQUESTED		(6,000.00)
9/6	Misc Disbursement	FUNDS TRANSFERRED FROM PRN A/C# W32635000 TO DDA A/C# 00000000000849197231 AS REQUESTED		(6,619.22)
9/12	Misc Disbursement	TRANSFERRED BY WIRE TO WACHOVIA BANK FAO SIMON BERNSTEIN AS REQUESTED		(24,000.00)
9/14	Misc Disbursement	FUNDS TRANSFERRED FROM PRN A/C# W32635000 TO DDA A/C# 00000000000849197231 PHONE INSTRUCTIONS FROM CLIENT		(70,000.00)
9/19	Misc Disbursement	FUNDS TRANSFERRED FROM PRN A/C# W32635000 TO DDA A/C# 00000000000849197231 AS REQUESTED		(8,085.64)
9/22	Misc Disbursement	TRANSFERRED BY WIRE TO WACHOVIA BANK NA OF FLORIDA FAO ARBITRAGE INTERNATIONAL MANAGEM AS REQUESTED		(25,000.00)
<b>Total Withdrawals</b>				<b>(\$139,704.86)</b>



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

**TRADE ACTIVITY**

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
9/1 9/1	Purchase	JPM STR INC OPP FD REINVESTED @ 11.60 PER SHARE (ID: 4812A4-35-1)	3.991	11.601	(46.30)
9/1 9/1	Purchase	VANGUARD MUNI BD FD INC HI YLD PORT FUND 44 INCOME DIVIDEND @ 0.039 PER SHAR REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT (ID: 922907-40-7)	19.275	10.48	(202.00)
9/2 9/2	Purchase	AIM TAX EXEMPT FDS INC INV VK HIYL MN Y INCOME DIVIDEND @ 0.049 PER SHAR REINVESTED @ \$9.22 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/31/11 (ID: 001419-65-4)	34.934	9.22	(322.09)
9/2 9/2	Purchase	WELLS FARGO FDS TR INTRMDT TXFR A INCOME DIVIDEND REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/31/11 (ID: 949921-59-7)	47.901	11.14	(533.62)
<b>Total Settled Securities Purchased</b>					<b>(\$1,104.01)</b>

Trade Date Est. Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Pending Securities Purchased</b>					
10/3 10/3	Purchase	VANGUARD MUNI BD FD INC HI YLD PORT FUND 44 (ID: 922907-40-7)	18.002		(190.82)
9/30 9/30	Purchase	AIM TAX EXEMPT FDS INC INV VK HIYL MN Y (ID: 001419-65-4)	34.510	9.38	(323.70)
9/30 9/30	Purchase	WELLS FARGO FDS TR INTRMDT TXFR A (ID: 949921-59-7)	51.441	11.17	(574.60)
<b>Total Pending Securities Purchased</b>					<b>(\$1,089.12)</b>

J.P.Morgan



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

## Portfolio Activity Summary - Pound Sterling

Transactions	US Dollar Value		Local Value	
	Current Period Value	Year-To-Date Value*	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	--	--	0.00	--
<b>INFLOWS</b>				
Income	468.41	949.14	300.00	600.00
<b>Total Inflows</b>	<b>\$468.41</b>	<b>\$949.14</b>	<b>300.00</b>	<b>600.00</b>
<b>OUTFLOWS **</b>				
Foreign Exchange - Outflows	(468.41)	(949.14)	(300.00)	(600.00)
<b>Total Outflows</b>	<b>(\$468.41)</b>	<b>(\$949.14)</b>	<b>(300.00)</b>	<b>(600.00)</b>
<b>Ending Cash Balance</b>	--	--	0.00	--

\* Year to date information is calculated on a calendar year basis.

\*\* Your account's standing instructions use a HIGH COST method for relieving assets from your position

## Portfolio Activity Detail - Pound Sterling

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity	Per Unit Amount USD Local Value	Amount USD Local Value	Currency Gain/Loss USD
<b>Income</b>						
9/7	Foreign Interest	TSY 5% 2018 - GBP 5% MAR 07 2018 DTD 05/25/2007 TRADE 9/07/11 VALUE 9/07/11 ISIN GB00B1VWPC84 SEDOL B1VWPC8 (ID: 871291-9B-8)	12,000.000	0.039 0.025	468.41 300.00	



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

Settle Date	Type Selection Method	Description	Quantity	Amount USD Local Value	Currency Gain/Loss USD
<b>Foreign Exchange - Outflows</b>					
9/7	Spot FX	REPATRIATION OF FOREIGN INTEREST BUY USD SELL GBP EXCHANGE RATE 1.561371000 DEAL 09/07/11 VALUE 09/07/11 (ID: 0GBPPR-CV-1)	468.410	(468.41) (300.00)	



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000  
For the Period 9/1/11 to 9/30/11

## Settled Foreign Exchange Contracts

	<u>Trade Date</u>	<u>Currency</u>	<u>Amount</u>			<u>Contracted Base</u>	<u>Revalued</u>	
	<u>Settle Date</u>	<u>Counter Currency</u>	<u>Counter Amount</u>	<u>Contract Rate</u>	<u>Revaluation Rate</u>	<u>Amount USD</u>	<u>Amount USD</u>	<u>Currency G/L</u>
<b>Other</b>								
POUND STERLING	Sep. 7 11	GBP	(300.00)	1.561371	1.561371	468.41	(468.41)	
U S DOLLAR	Sep. 7 11	USD	468.41					





For the Period 9/1/11 to 9/30/11

**IMPORTANT INFORMATION ABOUT YOUR STATEMENT(S)**

**Please take the steps indicated below if you think statements are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s). 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 JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC.

**In case of other errors or questions about your brokerage account statement.**

Please review your account statement and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement. Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

**Important Information about Pricing and Valuations**

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 or other sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy and is furnished for the exclusive use of the client.

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

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.

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 assets may have been provided to us by third parties who 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.



For the Period 9/1/11 to 9/30/11

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are derived from proprietary models based upon well-recognized financial principles and we have, when necessary to calculate the present value of future cash flows, made reasonable estimates about relevant future market conditions. Valuations based on other models or different assumptions may yield different results. 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.

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.

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. Where J.P. Morgan was unable to obtain a price from an outside service for a particular ARS, the price column on your statement and online will indicate "\$0.00" which should not be relied on as the price at which ARS would trade.

#### **The JPMorgan Funds or The JPMorgan Institutional Funds or The American Century Funds**

Shares of the funds are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB. JPMCB and its affiliates receive compensation from JPMorgan Funds for providing services. American Century Investment Services, Inc. is the distributor of the American Century Funds. American Century Investment Management Inc. serves as investment advisor to its respective fund family and receives compensation from that fund family for providing investment advisory and other services.

Shareholders of certain JPMorgan Funds are charged a redemption fee equal to 2% of the proceeds if they exchange or redeem shares of such funds within 60 days of purchase, subject to certain exceptions set forth in the prospectus of the applicable Fund. Please consult your J.P. Morgan representative for a list of the JPMorgan Funds that impose redemption fees.

#### **Offshore Deposits - London and Nassau**

**Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).**

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.

#### **Fund manager disclosure information available upon request**

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

Assets may be reflected herein even though they are held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

#### **Additional Information About Your Accounts**

J.P.Morgan

Disclosures Page 2 of 3



For the Period 9/1/11 to 9/30/11

Securities purchased or sold through J.P.Morgan Securities LLC ("JPMS") (1) other than mutual funds, are cleared through J.P.Morgan Clearing Corp. ("JPMCC"), an affiliate of JPMS, and (2) other than exchange-listed options and securities held in margin account(s), are held in your Asset Account at JPMCB. Positions in exchange-listed options and in margin account(s) are held by JPMCC and are not delivered to or from your Asset Account. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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 to you. Upon written request, JPMS will promptly supply you with the latest such information.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS and JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$100,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

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.

JPMS, JPMCB or their affiliates (the "J.P. Morgan Companies") may provide administrative, custodial, sales, distribution or shareholder services to JPMorgan Funds, American Century Funds, or funds established, sponsored, advised, or managed by third parties, and the J.P. Morgan Companies may be compensated for such services.

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.

Bank products and services are offered through JPMCB and its banking affiliates. Securities are offered by JPMS and, to the extent noted above, cleared through JPMCC.

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.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates, including JPMorgan Chase Bank, N.A. ("JPMCB").

<b>Investment Products:</b> <b>Not FDIC Insured</b> <b>-No Bank Guarantee</b> <b>-May Lose Value</b>
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**Kimberly Moran**

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**From:** Kimberly Moran  
**Sent:** Friday, October 21, 2011 2:54 PM  
**To:** 'crufe@wilmingtontrust.com'  
**Cc:** Robert Spallina  
**Subject:** Simon L. Bernstein  
**Attachments:** Bernstein ltr to Wilmington Trust Company dtd 10-17-11.pdf; Bernstein - JP Morgan stmt Sept 2011.pdf

Dear Ms. Rufe:

Attached is a letter signed by Simon L. Bernstein with regard to the distribution of the assets of the Simon L. Bernstein Irrevocable Trust, together with a copy of the most recent statement for the Bernstein Family Investments, LLLP account at JP Morgan.

If you have any questions, please do not hesitate to contact us.

Best regards,

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

10/21/2011

TS000119

**Robert Spallina**

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**From:** Craig, Janet [Janet.Craig@opco.com]  
**Sent:** Wednesday, August 10, 2011 2:04 PM  
**To:** 'Diana Banks'; Robert Spallina  
**Cc:** Worth, Hunt; Sigalos, Janet; Vereb, Patricia; Roraff, Victoria; Prindle, Christopher R  
**Subject:** RE: Bernstein Tax Information  
**Attachments:** image001.jpg

I understand you just spoke to Hunt, but I have additional information.

The only accounts I have received transfer documents for related to the 50% distributions for Alexandra and Eric. The assets have transferred out on those accounts, and the cash transfer is still pending.

Hunt is working on the termination paperwork for the 10 accounts that are transferring to the new Trustee. Those assets will not transfer until we have signatures from the beneficiaries or their parents, and we have proof that JP Morgan has accepted the trusteeship. I have not received transfer instruction on any of those 10 accounts.

I am also still waiting on the LIC Holdings Inc. K-1. We would like to file the 2010 tax returns prior to the September 15<sup>th</sup> deadline and need this K-1 to do so.

I hope that's helpful.

Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
Email: Janet.Craig@opco.com

---

**From:** Diana Banks [mailto:diana@lifeinsuranceconcepts.com]  
**Sent:** Wednesday, August 10, 2011 1:30 PM  
**To:** Craig, Janet; 'Robert Spallina'  
**Cc:** Worth, Hunt; Sigalos, Janet; Vereb, Patricia; Roraff, Victoria; Prindle, Christopher R  
**Subject:** RE: Bernstein Tax Information

Hi Janet, have the funds been transferred to JP? Thank you

*Diana Banks* - Vice President of Administration



**Life Insurance Concepts**  
950 Peninsula Corporate Circle, Suite 3010  
Boca Raton, FL 33487  
Tel: 561.988.8984  
Toll Free: 866.395.8984

4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
E-mail: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

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**From:** Jill Iantoni [<mailto:jilliantoni@gmail.com>]  
**Sent:** Thursday, September 12, 2013 10:59 AM  
**To:** Robert Spallina  
**Cc:** Donald Tescher; [tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com); Pam Simon; Lisa Friedstein  
**Subject:** Re: Estate of Shirley Bernstein

Sounds good.  
Thanks

Jill Iantoni  
[jilliantoni@gmail.com](mailto:jilliantoni@gmail.com)  
(312) 804-2318

On Sep 12, 2013, at 9:47 AM, "Robert Spallina" <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:



**Jill Iantoni**  
Thursday, September 12, 2013 9:59 AM

Sounds good.  
Thanks

Jill Iantoni  
[jilliantoni@gmail.com](mailto:jilliantoni@gmail.com)  
(312) 804-2318

On Sep 12, 2013, at 9:47 AM, "Robert Spallina" <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:

**Robert Spallina**  
Thursday, September 12, 2013 9:47 AM

Jill - I have requested a report from JP Morgan that will list the activity in your mother's trust since your father passed. The account at JP Morgan is the only account and should reflect all the activity most of which relates to the carrying costs of both the condo and Lionshead. He usually turns things around pretty quickly so we should have it shortly.

## Credits

10/12/12	opening balance	\$15,062.42
11/2/12	Wells Fargo	206.63
1/18/13	US Life Insurance	50,800.08
1/25/13	Legacy Bank acct + sfr	369.25
2/15/13	Monarch Life Ins. & US Treasury	4,360.00
9/25/13	Cincinnati Life Ins	7,685.00

## Debits

### ck #

11/1/12	282490	\$6,448.55	T&S
11/8/12	282491	862.94	T&S
12/14/12	282492	5,876.20	T&S
5/30/13	503	237.50	jewelry appraisal
6/10/13	504	3,797.50	Manceri
6/24/13	505	20,000.00	T&S
6/26/13	506	301.73	T&S costs
9/17/13	507	1,448.00	Manceri

Account Title	Post Date	Description	Credit(\$)	Debit(\$)
SIMON L BERNSTEIN TRUST	10/22/2013	CHECK TRAN DATE:20131022 POSTING DATE:20131022 CHECK NUMBER:107	<i>MANC</i>	8,277.00
SIMON L BERNSTEIN TRUST	10/03/2013	CHECK TRAN DATE:20131003 POSTING DATE:20131003 CHECK NUMBER:106	<i>TIS</i>	15,146.12
SIMON L BERNSTEIN TRUST	12/26/2012	CHECK TRAN DATE:20121226 POSTING DATE:20121226 CHECK NUMBER:101	<i>Taxes</i>	8,237.60 - <i>LLP</i>
SIMON L BERNSTEIN TRUST	12/26/2012	CHECK TRAN DATE:20121226 POSTING DATE:20121226 CHECK NUMBER:104		500.00 - <i>Elect Trans</i>
SIMON L BERNSTEIN TRUST	12/26/2012	CHECK TRAN DATE:20121226 POSTING DATE:20121226 CHECK NUMBER:105		500.00 - <i>Life Trans</i>
SIMON L BERNSTEIN TRUST	12/26/2012	CHECK TRAN DATE:20121226 POSTING DATE:20121226 CHECK NUMBER:102		595.05 - <i>Houses</i>
SIMON L BERNSTEIN TRUST	12/26/2012	CHECK TRAN DATE:20121226 POSTING DATE:20121226 CHECK NUMBER:103		500.00 - <i>Trust</i>
SIMON L BERNSTEIN TRUST	11/02/2012	FUNDS TRANSFERRED FROM PRN A/C# W5000 TO DDA A/C# 8083 AS REQUESTED		39,000.00
SIMON L BERNSTEIN TRUST	10/23/2012	FUNDS TRANSFERRED FROM PRN A/C# A0007 TO DDA A/C# 8083 AS REQUESTED	60,000.00	
			<b>99,000.00</b>	<b>33,755.77</b>

\*This presentation has been prepared for information purposes only. Nothing in this material is intended to be a solicitation for any product or service offered by JPMorgan Private Bank or any of its affiliates. Information contained herein has been obtained from sources believed to be reliable but we do not guarantee its accuracy or completeness and accept no responsibility for any direct or consequential losses arising from its use. Workstation Data as of October 25, 2013



Account Title	Post Date	Description	Credit(\$)	Debit(\$)
ESTATE OF SIMON L. BERNSTEIN	08/29/2013	CHECK TRAN DATE:20130829 POSTING DATE:20130829 CHECK NUMBER:106	T+S	12,000.00
ESTATE OF SIMON L. BERNSTEIN	08/26/2013	CHECK TRAN DATE:20130826 POSTING DATE:20130826 CHECK NUMBER:105	Manc	7,009.50
ESTATE OF SIMON L. BERNSTEIN	06/27/2013	CHECK TRAN DATE:20130627 POSTING DATE:20130627 CHECK NUMBER:104	T+S	20,000.00
ESTATE OF SIMON L. BERNSTEIN	12/26/2012	CHECK TRAN DATE:20121226 POSTING DATE:20121226 CHECK NUMBER:103	TAXES	2,861.25
ESTATE OF SIMON L. BERNSTEIN	11/05/2012	FUNDS TRANSFERRED FROM DDA A/C# 97231 TO DDA A/C# 15220 AS REQUESTED		0.26
ESTATE OF SIMON L. BERNSTEIN	11/01/2012	CHECK TRAN DATE:20121101 POSTING DATE:20121101 CHECK NUMBER:101	T+S	25,000.00
ESTATE OF SIMON L. BERNSTEIN	10/24/2012	FUNDS TRANSFERRED FROM DDA A/C# 97231 TO DDA A/C# 15220 AS REQUESTED		67,402.08
			<b>67,402.34</b>	<b>66,870.75</b>

*S. Estate*

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Account Title	Post Date	Description	Credit(\$)	Debit(\$)
SHIRLEY BERNSTEIN TRUST	10/25/2013	WAC ORIG CO NAME:FPL DIRECT DEBIT ORIG ID:3590247775 DESC DATE:10/13 CO ENTRY DESCR:ELEC PYMT SEC:TEL TRACE#:111000010146509 EED:131025 IND ID:5311150311 TELV IND NAME:THE BERNSTEIN FAMILY R 00000000000000000000 TRN: 2970146509TC		536.79
SHIRLEY BERNSTEIN TRUST	10/24/2013	INTERNAL TRANSFER OF FUNDS AS REQUESTED		120.00
SHIRLEY BERNSTEIN TRUST	10/24/2013	CHECK TRAN DATE:20131024 POSTING DATE:20131024 CHECK NUMBER:230		5,000.00
SHIRLEY BERNSTEIN TRUST	10/21/2013	CHECK TRAN DATE:20131021 POSTING DATE:20131021 CHECK NUMBER:226		20,000.00
SHIRLEY BERNSTEIN TRUST	10/21/2013	CHECK TRAN DATE:20131021 POSTING DATE:20131021 CHECK NUMBER:228		225.00
SHIRLEY BERNSTEIN TRUST	10/21/2013	CHECK TRAN DATE:20131021 POSTING DATE:20131021 CHECK NUMBER:222		33.89
SHIRLEY BERNSTEIN TRUST	10/18/2013	CHECK TRAN DATE:20131018 POSTING DATE:20131018 CHECK NUMBER:223		423.00
SHIRLEY BERNSTEIN TRUST	10/18/2013	CHECK TRAN DATE:20131018 POSTING DATE:20131018 CHECK NUMBER:224		5,460.28
SHIRLEY BERNSTEIN TRUST	10/18/2013	CHECK TRAN DATE:20131018 POSTING DATE:20131018 CHECK NUMBER:225		1,616.52
SHIRLEY BERNSTEIN TRUST	10/15/2013	CHECK TRAN DATE:20131015 POSTING DATE:20131015 CHECK NUMBER:227		5,800.00
SHIRLEY BERNSTEIN TRUST	10/15/2013	CHECK TRAN DATE:20131015 POSTING DATE:20131015 CHECK NUMBER:221		275.00
SHIRLEY BERNSTEIN TRUST	10/11/2013	FPL DIRECT DEBIT ELEC PYMT 1125914323 TELV TEL ID: 3590247775		696.81
SHIRLEY BERNSTEIN TRUST	10/08/2013	CHECK TRAN DATE:20131008 POSTING DATE:20131008 CHECK NUMBER:218		3,750.00
SHIRLEY BERNSTEIN TRUST	10/08/2013	CHECK TRAN DATE:20131008 POSTING DATE:20131008 CHECK NUMBER:216		2,811.86
SHIRLEY BERNSTEIN TRUST	10/07/2013	CHECK TRAN DATE:20131007 POSTING DATE:20131007 CHECK NUMBER:220		250.50
SHIRLEY BERNSTEIN TRUST	10/04/2013	CHECK TRAN DATE:20131004 POSTING DATE:20131004 CHECK NUMBER:217		197.00
SHIRLEY BERNSTEIN TRUST	10/04/2013	CHECK TRAN DATE:20131004 POSTING DATE:20131004 CHECK NUMBER:219		10,000.00
SHIRLEY BERNSTEIN TRUST	10/03/2013	CHECK TRAN DATE:20131003 POSTING DATE:20131003 CHECK NUMBER:214		2,000.00
SHIRLEY BERNSTEIN TRUST	09/30/2013	CHECK TRAN DATE:20130930 POSTING DATE:20130930 CHECK NUMBER:215		185.00
SHIRLEY BERNSTEIN TRUST	09/24/2013	CHECK TRAN DATE:20130924 POSTING DATE:20130924 CHECK NUMBER:212		40,929.00
SHIRLEY BERNSTEIN TRUST	09/23/2013	CHECK TRAN DATE:20130923 POSTING DATE:20130923 CHECK NUMBER:213		267.50
SHIRLEY BERNSTEIN TRUST	09/17/2013	CHECK TRAN DATE:20130917 POSTING DATE:20130917 CHECK NUMBER:210		978.58
SHIRLEY BERNSTEIN TRUST	09/16/2013	CHECK TRAN DATE:20130916 POSTING DATE:20130916 CHECK NUMBER:208		846.00
SHIRLEY BERNSTEIN TRUST	09/16/2013	CHECK TRAN DATE:20130916 POSTING DATE:20130916 CHECK NUMBER:211		211.00
SHIRLEY BERNSTEIN TRUST	09/16/2013	CHECK TRAN DATE:20130916 POSTING DATE:20130916 CHECK NUMBER:209		17.00

Account Title	Post Date	Description	Credit(\$)	Debit(\$)
SHIRLEY BERNSTEIN TRUST	09/12/2013	CHECK TRAN DATE:20130912 POSTING DATE:20130912 CHECK NUMBER:207		25,000.00
SHIRLEY BERNSTEIN TRUST	09/09/2013	CHECK TRAN DATE:20130909 POSTING DATE:20130909 CHECK NUMBER:205		267.50
SHIRLEY BERNSTEIN TRUST	09/09/2013	CHECK TRAN DATE:20130909 POSTING DATE:20130909 CHECK NUMBER:206		10,000.00
SHIRLEY BERNSTEIN TRUST	09/09/2013	CHECK TRAN DATE:20130909 POSTING DATE:20130909 CHECK NUMBER:203		1,428.98
SHIRLEY BERNSTEIN TRUST	09/06/2013	CHECK TRAN DATE:20130906 POSTING DATE:20130906 CHECK NUMBER:204		423.00
SHIRLEY BERNSTEIN TRUST	09/06/2013	FEDWIRE DEBIT VIA: NORTHERN CHGO/071000152 A/C: INCOMING TRUST WIRE ACCOUNT BEN: PAM SIMON TRUSTEE FBO MOLLY SIDTD 07 25 2012 IMAD: C005851 TRN: 249ES		80,000.00
SHIRLEY BERNSTEIN TRUST	09/06/2013	FEDWIRE DEBIT VIA: FNB OMAHA/0016 A/C: TD AMERITRADE CLEARING INC BEN: JILL B LANTONI TR FBO SIMON BERNSTEIN TRUST UA 9 13 12 REF:/TIME/17:26 IMAD: C004920 TRN: 249ES		80,000.00
SHIRLEY BERNSTEIN TRUST	09/06/2013	FEDWIRE DEBIT VIA: CITIBANK NYC/0089 A/C: GOLDMAN SACHS AND CO BEN: MAX FRIEDSTEIN UNDER THE SIMONBERNSTEIN TRUST REF: FBO MAX FRIEDSTEIN UNDER THE SIMON L BERNSTEIN TRUST IMAD: C004338 TRN: 249ES		80,000.00
SHIRLEY BERNSTEIN TRUST	09/06/2013	FEDWIRE DEBIT VIA: FNB OMAHA/0016 A/C: TD AMERITRADE CLEARING INC BEN: TED BERNSTEIN TR FBO MICHAEL TRUST UL JULY 25 2012 REF:/TIME/17:24 IMAD: C004879 TRN: 249ES		80,000.00
SHIRLEY BERNSTEIN TRUST	09/06/2013	FEDWIRE DEBIT VIA: CITIBANK NYC/0089 A/C: GOLDMAN SACHS AND CO BEN: CARLEY FRIEDSTEIN UNDER THE SIL BERNSTEIN TRUST REF: FBO CARLEY FRIEDSTEIN UNDER THE SIMDN L BERNSTEIN TRUST IMAD: C008521 TRN: 249ES		80,000.00
SHIRLEY BERNSTEIN TRUST	09/06/2013	FEDWIRE DEBIT VIA: FNB OMAHA/0016 A/C: TD AMERITRADE CLEARING INC BEN: TED BERNSTEIN TR FBO ERIC BERNJULY 25 2012 REF:/TIME/17:24 IMAD: C004876 TRN: 249ES		80,000.00
SHIRLEY BERNSTEIN TRUST	09/06/2013	FEDWIRE DEBIT VIA: FNB OMAHA/0016 A/C: TD AMERITRADE CLEARING INC BEN: TED BERNSTEIN TR FBO ALEXANDRATRUST UL JULY 25 2012 REF:/TIME/16:58 IMAD:C005239 TRN: 249ES		80,000.00
SHIRLEY BERNSTEIN TRUST	09/05/2013	FPL DIRECT DEBIT ELEC PYMT 1125914323 TELV TEL ID: 3590247775		1,527.09
SHIRLEY BERNSTEIN TRUST	09/03/2013	CHECK TRAN DATE:20130903 POSTING DATE:20130903 CHECK NUMBER:202		170.00
SHIRLEY BERNSTEIN TRUST	08/30/2013	CHECK TRAN DATE:20130830 POSTING DATE:20130830 CHECK NUMBER:199		25.40

Account Title	Post Date	Description	Credit(\$)	Debit(\$)
SHIRLEY BERNSTEIN TRUST	08/30/2013	CHECK TRAN DATE:20130830 POSTING DATE:20130830 CHECK NUMBER:201		1,653.50
SHIRLEY BERNSTEIN TRUST	08/29/2013	CHECK TRAN DATE:20130829 POSTING DATE:20130829 CHECK NUMBER:200		280.00
SHIRLEY BERNSTEIN TRUST	08/26/2013	CHECK TRAN DATE:20130826 POSTING DATE:20130826 CHECK NUMBER:198		125.00
SHIRLEY BERNSTEIN TRUST	08/22/2013	CHECK TRAN DATE:20130822 POSTING DATE:20130822 CHECK NUMBER:197		10,000.00
SHIRLEY BERNSTEIN TRUST	08/20/2013	CHECK TRAN DATE:20130820 POSTING DATE:20130820 CHECK NUMBER:193		5,695.00
SHIRLEY BERNSTEIN TRUST	08/19/2013	CHECK TRAN DATE:20130819 POSTING DATE:20130819 CHECK NUMBER:195		160.00
SHIRLEY BERNSTEIN TRUST	08/16/2013	CHECK TRAN DATE:20130816 POSTING DATE:20130816 CHECK NUMBER:192		109.32
SHIRLEY BERNSTEIN TRUST	08/15/2013	CHECK TRAN DATE:20130815 POSTING DATE:20130815 CHECK NUMBER:194		3,000.00
SHIRLEY BERNSTEIN TRUST	08/12/2013	CHECK TRAN DATE:20130812 POSTING DATE:20130812 CHECK NUMBER:191		165.00
SHIRLEY BERNSTEIN TRUST	08/08/2013	PCG AIGPCGPAYS AIGPCG000239178 TEL ID: 1061078320		1,266.00
SHIRLEY BERNSTEIN TRUST	08/06/2013	CHECK TRAN DATE:20130806 POSTING DATE:20130806 CHECK NUMBER:188		1,432.42
SHIRLEY BERNSTEIN TRUST	08/05/2013	CHECK TRAN DATE:20130805 POSTING DATE:20130805 CHECK NUMBER:190		15,000.00
SHIRLEY BERNSTEIN TRUST	08/02/2013	CHECK TRAN DATE:20130802 POSTING DATE:20130802 CHECK NUMBER:189		200.00
SHIRLEY BERNSTEIN TRUST	07/24/2013	CHECK TRAN DATE:20130724 POSTING DATE:20130724 CHECK NUMBER:185		2,473.80
SHIRLEY BERNSTEIN TRUST	07/19/2013	CHECK TRAN DATE:20130719 POSTING DATE:20130719 CHECK NUMBER:187		195.00
SHIRLEY BERNSTEIN TRUST	07/18/2013	CHECK TRAN DATE:20130718 POSTING DATE:20130718 CHECK NUMBER:186		2,600.00
SHIRLEY BERNSTEIN TRUST	07/17/2013	CHECK TRAN DATE:20130717 POSTING DATE:20130717 CHECK NUMBER:184		423.00
SHIRLEY BERNSTEIN TRUST	07/16/2013	CHECK TRAN DATE:20130716 POSTING DATE:20130716 CHECK NUMBER:183		1,499.52
SHIRLEY BERNSTEIN TRUST	07/15/2013	CHECK TRAN DATE:20130715 POSTING DATE:20130715 CHECK NUMBER:182		5,245.00
SHIRLEY BERNSTEIN TRUST	07/15/2013	CHECK TRAN DATE:20130715 POSTING DATE:20130715 CHECK NUMBER:181		232.50
SHIRLEY BERNSTEIN TRUST	07/12/2013	CHECK TRAN DATE:20130712 POSTING DATE:20130712 CHECK NUMBER:179		25.40
SHIRLEY BERNSTEIN TRUST	07/11/2013	CHECK TRAN DATE:20130711 POSTING DATE:20130711 CHECK NUMBER:180		60.00
SHIRLEY BERNSTEIN TRUST	07/08/2013	CHECK TRAN DATE:20130708 POSTING DATE:20130708 CHECK NUMBER:178		165.00
SHIRLEY BERNSTEIN TRUST	07/05/2013	CHECK TRAN DATE:20130705 POSTING DATE:20130705 CHECK NUMBER:177		2,819.62
SHIRLEY BERNSTEIN TRUST	07/03/2013	FPL DIRECT DEBIT ELEC PYMT 1125914323 TELV TEL ID: 3590247775		1,158.23
SHIRLEY BERNSTEIN TRUST	07/02/2013	CHECK TRAN DATE:20130702 POSTING DATE:20130702 CHECK NUMBER:174		70.00
SHIRLEY BERNSTEIN TRUST	07/02/2013	CHECK TRAN DATE:20130702 POSTING DATE:20130702 CHECK NUMBER:176		1,139.95
SHIRLEY BERNSTEIN TRUST	06/28/2013	CHECK TRAN DATE:20130628 POSTING DATE:20130628 CHECK NUMBER:175		129.14

Account Title	Post Date	Description	Credit(\$)	Debit(\$)
SHIRLEY BERNSTEIN TRUST	06/25/2013	CHECK TRAN DATE:20130625 POSTING DATE:20130625 CHECK NUMBER:173		80.00
SHIRLEY BERNSTEIN TRUST	06/25/2013	CHECK TRAN DATE:20130625 POSTING DATE:20130625 CHECK NUMBER:172		1,897.02
SHIRLEY BERNSTEIN TRUST	06/13/2013	CHECK TRAN DATE:20130613 POSTING DATE:20130613 CHECK NUMBER:171		60.00
SHIRLEY BERNSTEIN TRUST	06/13/2013	CHECK TRAN DATE:20130613 POSTING DATE:20130613 CHECK NUMBER:168		60.00
SHIRLEY BERNSTEIN TRUST	06/11/2013	CHECK TRAN DATE:20130611 POSTING DATE:20130611 CHECK NUMBER:169		25.40
SHIRLEY BERNSTEIN TRUST	06/11/2013	CHECK TRAN DATE:20130611 POSTING DATE:20130611 CHECK NUMBER:170		1,432.92
SHIRLEY BERNSTEIN TRUST	06/03/2013	CHECK TRAN DATE:20130603 POSTING DATE:20130603 CHECK NUMBER:167		440.00
SHIRLEY BERNSTEIN TRUST	05/30/2013	CHECK TRAN DATE:20130530 POSTING DATE:20130530 CHECK NUMBER:166		60.00
SHIRLEY BERNSTEIN TRUST	05/29/2013	CHECK TRAN DATE:20130529 POSTING DATE:20130529 CHECK NUMBER:163		4,755.37
SHIRLEY BERNSTEIN TRUST	05/28/2013	CHECK TRAN DATE:20130528 POSTING DATE:20130528 CHECK NUMBER:165		530.00
SHIRLEY BERNSTEIN TRUST	05/28/2013	CHECK TRAN DATE:20130528 POSTING DATE:20130528 CHECK NUMBER:162		175.00
SHIRLEY BERNSTEIN TRUST	05/24/2013	CHECK TRAN DATE:20130524 POSTING DATE:20130524 CHECK NUMBER:164		1,793.70
SHIRLEY BERNSTEIN TRUST	05/23/2013	CHECK TRAN DATE:20130523 POSTING DATE:20130523 CHECK NUMBER:161		70.00
SHIRLEY BERNSTEIN TRUST	05/23/2013	CHECK TRAN DATE:20130523 POSTING DATE:20130523 CHECK NUMBER:159		60.00
SHIRLEY BERNSTEIN TRUST	05/17/2013	CHECK TRAN DATE:20130517 POSTING DATE:20130517 CHECK NUMBER:160		615.07
SHIRLEY BERNSTEIN TRUST	05/16/2013	CHECK TRAN DATE:20130516 POSTING DATE:20130516 CHECK NUMBER:156		7,500.00
SHIRLEY BERNSTEIN TRUST	05/13/2013	CHECK TRAN DATE:20130513 POSTING DATE:20130513 CHECK NUMBER:157		2,602.40
SHIRLEY BERNSTEIN TRUST	05/10/2013	CHECK TRAN DATE:20130510 POSTING DATE:20130510 CHECK NUMBER:154		31.06
SHIRLEY BERNSTEIN TRUST	05/10/2013	CHECK TRAN DATE:20130510 POSTING DATE:20130510 CHECK NUMBER:155		60.00
SHIRLEY BERNSTEIN TRUST	05/10/2013	CHECK TRAN DATE:20130510 POSTING DATE:20130510 CHECK NUMBER:151		60.00
SHIRLEY BERNSTEIN TRUST	05/09/2013	INTERNAL TRANSFER OF FUNDS FROM 8117 TO W5000		85,000.00
SHIRLEY BERNSTEIN TRUST	05/09/2013	CHECK TRAN DATE:20130509 POSTING DATE:20130509 CHECK NUMBER:158		770.00
SHIRLEY BERNSTEIN TRUST	05/08/2013	CHECK TRAN DATE:20130508 POSTING DATE:20130508 CHECK NUMBER:152		1,897.02
SHIRLEY BERNSTEIN TRUST	05/08/2013	FPL DIRECT DEBIT ELEC PYMT 1125914323 TELV TEL ID: 3590247775		671.47
SHIRLEY BERNSTEIN TRUST	05/02/2013	CHECK TRAN DATE:20130502 POSTING DATE:20130502 CHECK NUMBER:153		1,205.82
SHIRLEY BERNSTEIN TRUST	04/29/2013	CHECK TRAN DATE:20130429 POSTING DATE:20130429 CHECK NUMBER:148		7,183.96
SHIRLEY BERNSTEIN TRUST	04/26/2013	CHECK TRAN DATE:20130426 POSTING DATE:20130426 CHECK NUMBER:150		60.00
SHIRLEY BERNSTEIN TRUST	04/19/2013	CHECK TRAN DATE:20130419 POSTING DATE:20130419 CHECK NUMBER:147		200.00

Account Title	Post Date	Description	Credit(\$)	Debit(\$)
SHIRLEY BERNSTEIN TRUST	04/19/2013	FEDWIRE CREDIT VIA: BANK OF AMERICA, N.A./9593 B/O: ALL REGENCY TITLE COMPANY BOCA RATON, FL 33431-6300 REF: CHASE NYC/CTR/BNF=SHIRLEY BERNSTEIN TRUST AGREEMENT, BOCA RATON FL 33487-/AC-4780 RFB=O/B BK AMER NYC OBI=SALES PROCEEDS OUR FIIMAD : R006008 TRN: 9109FF	1,416,573.72	
SHIRLEY BERNSTEIN TRUST	04/12/2013	CHECK TRAN DATE:20130412 POSTING DATE:20130412 CHECK NUMBER:146		457.26
SHIRLEY BERNSTEIN TRUST	04/12/2013	CHECK TRAN DATE:20130412 POSTING DATE:20130412 CHECK NUMBER:144		28.23
SHIRLEY BERNSTEIN TRUST	04/11/2013	INTERNAL TRANSFER OF FUNDS FROM W5000 TO 8117	35,000.00	
SHIRLEY BERNSTEIN TRUST	04/11/2013	CHECK TRAN DATE:20130411 POSTING DATE:20130411 CHECK NUMBER:145		423.00
SHIRLEY BERNSTEIN TRUST	04/10/2013	FPL DIRECT DEBIT ELEC PYMT 6696986220 TELV TEL ID: 3590247775		57.87
SHIRLEY BERNSTEIN TRUST	04/10/2013	FPL DIRECT DEBIT ELEC PYMT 1125914323 TELV TEL ID: 3590247775		411.15
SHIRLEY BERNSTEIN TRUST	04/04/2013	CHECK TRAN DATE:20130404 POSTING DATE:20130404 CHECK NUMBER:142		676.00
SHIRLEY BERNSTEIN TRUST	03/25/2013	CHECK TRAN DATE:20130325 POSTING DATE:20130325 CHECK NUMBER:140		900.00
SHIRLEY BERNSTEIN TRUST	03/22/2013	CHECK TRAN DATE:20130322 POSTING DATE:20130322 CHECK NUMBER:141		713.96
SHIRLEY BERNSTEIN TRUST	03/14/2013	CHECK TRAN DATE:20130314 POSTING DATE:20130314 CHECK NUMBER:139		773.95
SHIRLEY BERNSTEIN TRUST	03/14/2013	FPL DIRECT DEBIT ELEC PYMT 6696986220 TELV TEL ID: 3590247775		177.15
SHIRLEY BERNSTEIN TRUST	03/14/2013	FPL DIRECT DEBIT ELEC PYMT 1125914323 TELV TEL ID: 3590247775		2,109.64
SHIRLEY BERNSTEIN TRUST	03/07/2013	CHECK TRAN DATE:20130307 POSTING DATE:20130307 CHECK NUMBER:138		664.67
SHIRLEY BERNSTEIN TRUST	03/04/2013	CHECK TRAN DATE:20130304 POSTING DATE:20130304 CHECK NUMBER:135		82.95
SHIRLEY BERNSTEIN TRUST	03/01/2013	OVERDRAFT INTEREST CHARGE 02 01 - 28,2013 BALANCE ON WHICH INTEREST IS COMPUTED: \$1,209 EFFECTIVE RATE: 07.24% TRN: 170XO		6.81
SHIRLEY BERNSTEIN TRUST	03/01/2013	CHECK TRAN DATE:20130301 POSTING DATE:20130301 CHECK NUMBER:136		3,070.41
SHIRLEY BERNSTEIN TRUST	02/28/2013	CHECK TRAN DATE:20130228 POSTING DATE:20130228 CHECK NUMBER:137		762.29
SHIRLEY BERNSTEIN TRUST	02/28/2013	CHECK # 134 FPL PAYMENT CTR BILL PYMT ARC ID: LBX025576		472.46
SHIRLEY BERNSTEIN TRUST	02/21/2013	CHECK TRAN DATE:20130221 POSTING DATE:20130221 CHECK NUMBER:133		575.00
SHIRLEY BERNSTEIN TRUST	02/20/2013	CHECK TRAN DATE:20130220 POSTING DATE:20130220 CHECK NUMBER:132		21,382.13
SHIRLEY BERNSTEIN TRUST	02/20/2013	CHECK TRAN DATE:20130220 POSTING DATE:20130220 CHECK NUMBER:130		600.00
SHIRLEY BERNSTEIN TRUST	02/19/2013	CHECK TRAN DATE:20130219 POSTING DATE:20130219 CHECK NUMBER:131		423.00
SHIRLEY BERNSTEIN TRUST	02/08/2013	CHECK TRAN DATE:20130208 POSTING DATE:20130208 CHECK NUMBER:129		1,575.00

Account Title	Post Date	Description	Credit(\$)	Debit(\$)
SHIRLEY BERNSTEIN TRUST	02/05/2013	FUNDS TRANSFERRED FROM ASSET AC# W5000 TO DDA AC# 8117 AS REQUESTED	50,000.00	
SHIRLEY BERNSTEIN TRUST	02/05/2013	CHECK TRAN DATE:20130205 POSTING DATE:20130205 CHECK NUMBER:127		110.00
SHIRLEY BERNSTEIN TRUST	02/05/2013	CHECK TRAN DATE:20130205 POSTING DATE:20130205 CHECK NUMBER:125		38.00
SHIRLEY BERNSTEIN TRUST	02/04/2013	CHECK TRAN DATE:20130204 POSTING DATE:20130204 CHECK NUMBER:128		1,429.90
SHIRLEY BERNSTEIN TRUST	02/01/2013	OVERDRAFT INTEREST CHARGE 01 01 - 31,2013 BALANCE ON WHICH INTEREST IS COMPUTED: \$1,618 EFFECTIVE RATE: 07.24% TRN: 0321000203XO		10.09
SHIRLEY BERNSTEIN TRUST	01/31/2013	CHECK TRAN DATE:20130131 POSTING DATE:20130131 CHECK NUMBER:126		1,085.00
SHIRLEY BERNSTEIN TRUST	01/25/2013	CHECK TRAN DATE:20130125 POSTING DATE:20130125 CHECK NUMBER:124		10,234.13
SHIRLEY BERNSTEIN TRUST	01/24/2013	FPL DIRECT DEBIT ELEC PYMT 6696986220 TELV TEL ID: 3590247775		79.26
SHIRLEY BERNSTEIN TRUST	01/24/2013	FPL DIRECT DEBIT ELEC PYMT 1125914323 TELV TEL ID: 3590247775		471.73
SHIRLEY BERNSTEIN TRUST	01/18/2013	CHECK TRAN DATE:20130118 POSTING DATE:20130118 CHECK NUMBER:122		423.00
SHIRLEY BERNSTEIN TRUST	01/17/2013	CHECK TRAN DATE:20130117 POSTING DATE:20130117 CHECK NUMBER:123		30,000.00
SHIRLEY BERNSTEIN TRUST	01/08/2013	CHECK TRAN DATE:20130108 POSTING DATE:20130108 CHECK NUMBER:121		255.00
SHIRLEY BERNSTEIN TRUST	01/04/2013	CHECK TRAN DATE:20130104 POSTING DATE:20130104 CHECK NUMBER:119		700.00
SHIRLEY BERNSTEIN TRUST	01/04/2013	FPL DIRECT DEBIT ELEC PYMT 6696986220 TELV TEL ID: 3590247775		122.71
SHIRLEY BERNSTEIN TRUST	12/27/2012	FPL DIRECT DEBIT ELEC PYMT 1125914323 TELV TEL ID: 3590247775		449.36
SHIRLEY BERNSTEIN TRUST	12/27/2012	PBC WATER UTILI WATER BILL 1000104908 PPD ID: 1596000785		418.17
SHIRLEY BERNSTEIN TRUST	12/26/2012	CHECK TRAN DATE:20121226 POSTING DATE:20121226 CHECK NUMBER:116		8,237.60
SHIRLEY BERNSTEIN TRUST	12/26/2012	CHECK TRAN DATE:20121226 POSTING DATE:20121226 CHECK NUMBER:117		595.05
SHIRLEY BERNSTEIN TRUST	12/26/2012	CHECK TRAN DATE:20121226 POSTING DATE:20121226 CHECK NUMBER:120		671.26
SHIRLEY BERNSTEIN TRUST	12/26/2012	CHECK TRAN DATE:20121226 POSTING DATE:20121226 CHECK NUMBER:114		2,855.80
SHIRLEY BERNSTEIN TRUST	12/14/2012	CHECK TRAN DATE:20121214 POSTING DATE:20121214 CHECK NUMBER:113		272.00
SHIRLEY BERNSTEIN TRUST	12/12/2012	CHECK TRAN DATE:20121212 POSTING DATE:20121212 CHECK NUMBER:110		11,764.10
SHIRLEY BERNSTEIN TRUST	12/11/2012	CHECK TRAN DATE:20121211 POSTING DATE:20121211 CHECK NUMBER:112		550.00
SHIRLEY BERNSTEIN TRUST	11/30/2012	CHECK TRAN DATE:20121130 POSTING DATE:20121130 CHECK NUMBER:109		275.00
SHIRLEY BERNSTEIN TRUST	11/30/2012	FPL DIRECT DEBIT ELEC PYMT 6696986220 TELV TEL ID: 3590247775		697.16
SHIRLEY BERNSTEIN TRUST	11/30/2012	FPL DIRECT DEBIT ELEC PYMT 1125914323 TELV TEL ID: 3590247775		1,920.59

Account Title	Post Date	Description	Credit(\$)	Debit(\$)
SHIRLEY BERNSTEIN TRUST	11/29/2012	CHECK TRAN DATE:20121129 POSTING DATE:20121129 CHECK NUMBER:108		320.00
SHIRLEY BERNSTEIN TRUST	11/16/2012	CHECK TRAN DATE:20121116 POSTING DATE:20121116 CHECK NUMBER:107		1,172.50
SHIRLEY BERNSTEIN TRUST	11/08/2012	CHECK TRAN DATE:20121108 POSTING DATE:20121108 CHECK NUMBER:106		1,382.91
SHIRLEY BERNSTEIN TRUST	11/08/2012	CHECK TRAN DATE:20121108 POSTING DATE:20121108 CHECK NUMBER:105		13,221.00
SHIRLEY BERNSTEIN TRUST	11/02/2012	FUNDS TRANSFERRED FROM PRN A/C# W5000 TO DDA A/C# 8117 AS REQUESTED	39,000.00	
SHIRLEY BERNSTEIN TRUST	11/01/2012	CHECK TRAN DATE:20121101 POSTING DATE:20121101 CHECK NUMBER:104		735.00
SHIRLEY BERNSTEIN TRUST	11/01/2012	CHECK TRAN DATE:20121101 POSTING DATE:20121101 CHECK NUMBER:102		5,502.16
SHIRLEY BERNSTEIN TRUST	11/01/2012	CHECK TRAN DATE:20121101 POSTING DATE:20121101 CHECK NUMBER:103		690.00
SHIRLEY BERNSTEIN TRUST	10/30/2012	CHECK TRAN DATE:20121030 POSTING DATE:20121030 CHECK NUMBER:101		11,996.75
SHIRLEY BERNSTEIN TRUST	10/23/2012	FUNDS TRANSFERRED FROM PRN A/C# A0007 TO DDA A/C# 8117 AS REQUESTED	60,000.00	
			<b>1,600,573.72</b>	<b>1,023,119.47</b>

\*This presentation has been prepared for information purposes only. Nothing in this material is intended to be a solicitation for any product or service offered by JPMorgan Private Bank or any of its affiliates. Information contained herein has been obtained from sources believed to be reliable but we do not guarantee its accuracy or completeness and accept no responsibility for any direct or consequential losses arising from its use. Workstation Data as of October 25, 2013



Account Name	Tax Code Description	Description	Quantity	Cost(\$)	Principal(\$)	Income(\$)	Symbol	Post Date
BERNSTEIN FAMILY LLLP	Dividend	@ 0.19 PER SHARE GENERAL ELECTRIC CO	1,500.00	0.00	0.00	285.00	GE	10/25/2013
BERNSTEIN FAMILY LLLP	Dividend	KIMBERLY-CLARK CORP @ 0.81 PER SHARE	250.00	202.50	202.50	0.00	KMB	10/02/2013
BERNSTEIN FAMILY LLLP	Interest	DEPOSIT SWEEP INTEREST FOR 09/01/13 - 09/30/13 @ .01% RATE ON AVG COLLECTED BALANCE OF \$98,085.64 AS OF 10/01/13	0.00	0.90	0.90	0.00		10/01/2013
BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND @ 0.0813 PER SHARE	2,000.00	162.60	162.60	0.00	EXG	09/30/2013
BERNSTEIN FAMILY LLLP	Dividend	MC DONALDS CORP @ 0.77 PER SHARE	500.00	385.00	385.00	0.00	MCD	09/17/2013
BERNSTEIN FAMILY LLLP	Dividend	JOHNSON & JOHNSON @ 0.66 PER SHARE	400.00	264.00	264.00	0.00	JNJ	09/10/2013
BERNSTEIN FAMILY LLLP	Dividend	PFIZER INC @ 0.24 PER SHARE	1,500.00	360.00	360.00	0.00	PFE	09/04/2013
BERNSTEIN FAMILY LLLP	Interest	DEPOSIT SWEEP INTEREST FOR 08/01/13 - 08/31/13 @ .01% RATE ON AVG COLLECTED BALANCE OF \$96,824.68 AS OF 09/01/13	0.00	0.93	0.93	0.00		09/03/2013
BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND @ 0.0813 PER SHARE	2,000.00	162.60	162.60	0.00	EXG	08/30/2013

BERNSTEIN FAMILY LLLP	Dividend	APPLE INC.	@ 3.05 PER SHARE	125.00	381.25	381.25	0.00	AAPL	08/15/2013
BERNSTEIN FAMILY LLLP	Cash Distribution	EV ENERGY PARTNER LP		750.00	576.75	576.75	0.00	EVEP	08/14/2013
BERNSTEIN FAMILY LLLP	Dividend	VERIZON COMMUNICATIONS INC	@ 0.515 PER SHARE	650.00	334.75	334.75	0.00	VZ	08/01/2013
BERNSTEIN FAMILY LLLP	Dividend	AT&T INC	@ 0.45 PER SHARE	750.00	337.50	337.50	0.00	T	08/01/2013
BERNSTEIN FAMILY LLLP	Interest	DEPOSIT SWEEP INTEREST	FOR 07/01/13 - 07/31/13 @ .01% RATE ON AVG COLLECTED BALANCE OF \$94,645.48 AS OF 08/01/13	0.00	0.93	0.93	0.00		08/01/2013
BERNSTEIN FAMILY LLLP	Dividend	BRISTOL MYERS SQUIBB CO	@ 0.35 PER SHARE	1,000.00	350.00	350.00	0.00	BMJ	08/01/2013
BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND	@ 0.0813 PER SHARE	2,000.00	162.60	162.60	0.00	EXG	07/31/2013
BERNSTEIN FAMILY LLLP	Dividend	DOW CHEMICAL CO	@ 0.32 PER SHARE	725.00	232.00	232.00	0.00	DOW	07/30/2013
BERNSTEIN FAMILY LLLP	Dividend	GENERAL ELECTRIC CO	@ 0.19 PER SHARE	1,500.00	285.00	285.00	0.00	GE	07/25/2013
BERNSTEIN FAMILY LLLP	Dividend	KIMBERLY-CLARK CORP	@ 0.81 PER SHARE	250.00	202.50	202.50	0.00	KMB	07/02/2013

BERNSTEIN FAMILY LLLP	Interest	DEPOSIT SWEEP INTEREST FOR 06/01/13 - 06/30/13 @ .01% RATE ON AVG COLLECTED BALANCE OF	0.00	0.90	0.90	0.00		07/01/2013
BERNSTEIN FAMILY LLLP	Dividend	\$93,888.11 AS OF 07/01/13 EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND @ 0.0813 PER SHARE	2,000.00	162.60	162.60	0.00	EXG	06/28/2013
BERNSTEIN FAMILY LLLP	Dividend	MC DONALDS CORP @ 0.77 PER SHARE	500.00	385.00	385.00	0.00	MCD	06/17/2013
BERNSTEIN FAMILY LLLP	Misc. Receipt	INTERNAL TRANSFER OF FUNDS FROM A0007 TO W5000	0.00	0.71	0.71	0.00		06/12/2013
BERNSTEIN FAMILY LLLP	Dividend	JOHNSON & JOHNSON @ 0.66 PER SHARE	400.00	264.00	264.00	0.00	JNJ	06/11/2013
BERNSTEIN FAMILY LLLP	Dividend	PFIZER INC @ 0.24 PER SHARE	1,500.00	360.00	360.00	0.00	PFE	06/04/2013
BERNSTEIN FAMILY LLLP	Interest	DEPOSIT SWEEP INTEREST FOR 05/01/13 - 05/31/13 @ .01% RATE ON AVG COLLECTED BALANCE OF	0.00	0.63	0.63	0.00		06/03/2013
BERNSTEIN FAMILY LLLP	Dividend	\$70,653.66 AS OF 06/01/13 EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND @ 0.0813 PER SHARE	2,000.00	162.60	162.60	0.00	EXG	05/31/2013
BERNSTEIN FAMILY LLLP	Dividend	APPLE INC. @ 3.05 PER SHARE	125.00	381.25	381.25	0.00	AAPL	05/16/2013
BERNSTEIN FAMILY LLLP	Cash Distribution	EV ENERGY PARTNER LP	750.00	576.00	576.00	0.00	EVEP	05/15/2013

BERNSTEIN FAMILY LLLP	Misc. Receipt	INTERNAL TRANSFER OF FUNDS 8117 TO W5000	FROM	0.00	85,000.00	85,000.00	0.00		05/09/2013
BERNSTEIN FAMILY LLLP	Dividend	BRISTOL MYERS SQUIBB CO PER SHARE	@ 0.35	1,000.00	350.00	350.00	0.00	BMY	05/01/2013
BERNSTEIN FAMILY LLLP	Dividend	AT&T INC	@ 0.45 PER SHARE	750.00	337.50	337.50	0.00	T	05/01/2013
BERNSTEIN FAMILY LLLP	Dividend	VERIZON COMMUNICATIONS INC 0.515 PER SHARE	@	650.00	334.75	334.75	0.00	VZ	05/01/2013
BERNSTEIN FAMILY LLLP	Interest	DEPOSIT SWEEP INTEREST 04/01/13 - 04/30/13 @ .01% RATE ON AVG COLLECTED BALANCE OF \$17,099.38 AS OF 05/01/13	FOR	0.00	0.10	0.10	0.00		05/01/2013
BERNSTEIN FAMILY LLLP	Dividend	DOW CHEMICAL CO SHARE	@ 0.32 PER	725.00	232.00	232.00	0.00	DOW	04/30/2013
BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND 0.0813 PER SHARE	@	2,000.00	162.60	162.60	0.00	EXG	04/30/2013
BERNSTEIN FAMILY LLLP	Dividend	GENERAL ELECTRIC CO SHARE	@ 0.19 PER	1,500.00	285.00	285.00	0.00	GE	04/25/2013
BERNSTEIN FAMILY LLLP	Misc. Disbursement	INTERNAL TRANSFER OF FUNDS W5000 TO 8117	FROM	0.00	-35,000.00	-35,000.00	0.00		04/11/2013
BERNSTEIN FAMILY LLLP	Dividend	KIMBERLY-CLARK CORP SHARE	@ 0.81 PER	250.00	202.50	202.50	0.00	KMB	04/02/2013

BERNSTEIN FAMILY LLLP	Interest	DEPOSIT SWEEP INTEREST FOR 03/01/13 - 03/31/13 @ .01% RATE ON AVG COLLECTED BALANCE OF \$15,660.05 AS OF 04/01/13	0.00	0.04	0.04	0.00		04/01/2013
BERNSTEIN FAMILY LLLP	Sale	GENERAL DYNAMICS CORP @ 69.3075 27,723.00 BROKERAGE 100.00 TAX &/OR SEC .63 J.P. MORGAN SECURITIES LLC TRADE DATE	-400.00	21,300.00	27,622.37	0.00	GD	03/28/2013
BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND @ 0.0813 PER SHARE	2,000.00	162.60	162.60	0.00	EXG	03/28/2013
BERNSTEIN FAMILY LLLP	Dividend	MC DONALDS CORP @ 0.77 PER SHARE	500.00	385.00	385.00	0.00	MCD	03/15/2013
BERNSTEIN FAMILY LLLP	Dividend	JOHNSON & JOHNSON @ 0.61 PER SHARE	400.00	244.00	244.00	0.00	JNJ	03/12/2013
BERNSTEIN FAMILY LLLP	Dividend	PFIZER INC @ 0.24 PER SHARE	1,500.00	360.00	360.00	0.00	PFE	03/05/2013
BERNSTEIN FAMILY LLLP	Interest	DEPOSIT SWEEP INTEREST FOR 02/01/13 - 02/28/13 @ .01% RATE ON AVG COLLECTED BALANCE OF \$12,149.67 AS OF 03/01/13	0.00	0.04	0.04	0.00		03/01/2013
BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND @ 0.0813 PER SHARE	2,000.00	162.60	162.60	0.00	EXG	02/28/2013
BERNSTEIN FAMILY LLLP	Cash Distribution	EV ENERGY PARTNER LP	750.00	575.25	575.25	0.00	EVEP	02/14/2013
BERNSTEIN FAMILY LLLP	Dividend	APPLE INC. @ 2.65 PER SHARE	125.00	331.25	331.25	0.00	AAPL	02/14/2013

BERNSTEIN FAMILY LLLP	Sale	EATON VANCE TAX ADVANTAGED GLOBAL DIVIDEND INCOME FUND @ 15.34507 26,853.87 BROKERAGE 175.00 TAX &/OR SEC .61 J.P.	-1,750.00	16,884.92	26,678.26	0.00	ETG	02/05/2013
BERNSTEIN FAMILY LLLP	Sale	EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND @ 9.44 14,160.00 BROKERAGE 180.00 TAX &/OR SEC .32 J.P.	-1,500.00	9,576.20	13,979.68	0.00	EXG	02/05/2013
BERNSTEIN FAMILY LLLP	Misc. Disbursement	FUNDS TRANSFERRED FROM ASSET AC# W5000 TO DDA AC# 8117 AS REQUESTED	0.00	-50,000.00	-50,000.00	0.00		02/05/2013
BERNSTEIN FAMILY LLLP	Dividend	VERIZON COMMUNICATIONS INC @ 0.515 PER SHARE	650.00	334.75	334.75	0.00	VZ	02/01/2013
BERNSTEIN FAMILY LLLP	Dividend	AT&T INC @ 0.45 PER SHARE	750.00	337.50	337.50	0.00	T	02/01/2013
BERNSTEIN FAMILY LLLP	Interest	DEPOSIT SWEEP INTEREST FOR 01/01/13 - 01/31/13 @ .01% RATE ON AVG COLLECTED BALANCE OF \$18,077.64 AS OF 02/01/13	0.00	0.01	0.01	0.00		02/01/2013
BERNSTEIN FAMILY LLLP	Dividend	BRISTOL MYERS SQUIBB CO @ 0.35 PER SHARE	1,000.00	350.00	350.00	0.00	BMJ	02/01/2013
BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND @ 0.0813 PER SHARE	3,500.00	284.55	284.55	0.00	EXG	01/31/2013
BERNSTEIN FAMILY LLLP	Cost Adjustment	EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND RETURN OF CAPITAL ADJUSTMENT FOR 2012 DIVIDENDS	3,500.00	-3,032.96	0.00	0.00	EXG	01/28/2013
BERNSTEIN FAMILY LLLP	Dividend	GENERAL ELECTRIC CO @ 0.19 PER SHARE	1,500.00	285.00	285.00	0.00	GE	01/25/2013

BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE TAX ADVANTAGED GLOBAL DIVIDEND INCOME FUND @ 0.1025 PER SHARE	1,750.00	179.38	179.38	0.00	ETG	01/11/2013
BERNSTEIN FAMILY LLLP	Sale	CANADIAN GOVERNMENT - CAD 8% JUN 01 2023 DTD 08/17/1992 HELD BY EUROCLEAR ISIN CA135087UT96 SEDOL 2174293	-10,000.00	12,078.48	16,071.16	0.00		01/08/2013
BERNSTEIN FAMILY LLLP	Accrued Int Rcv	CANADIAN GOVERNMENT - CAD 8% JUN 01 2023 DTD 08/17/1992 HELD BY EUROCLEAR ISIN CA135087UT96 SEDOL 2174293	21.92	21.98		22.16		01/08/2013
BERNSTEIN FAMILY LLLP	Receipt of Assets	CANADIAN GOVERNMENT - CAD 8% JUN 01 2023 DTD 08/17/1992 HELD BY EUROCLEAR ISIN CA135087UT96 SEDOL 2174293	10,000.00	12,078.48	15,856.68	0.00		01/07/2013
BERNSTEIN FAMILY LLLP	Free Delivery	GOVERNMENT OF CANADA 8% JUN 1 2023 DTD 8/17/92 CANADIAN DEPOSITORY TRADE DATE 12/07/12 CLIENT REF 104342974	-10,000.00	12,048.78	-16,065.94	0.00		01/03/2013
BERNSTEIN FAMILY LLLP	Dividend	KIMBERLY-CLARK CORP @ 0.74 PER SHARE	250.00	185.00	185.00	0.00	KMB	01/03/2013
BERNSTEIN FAMILY LLLP	Interest	DEPOSIT SWEEP INTEREST FOR 12/01/12 - 12/31/12 @ .01% RATE ON AVG COLLECTED BALANCE OF \$627,211.49 AS OF 01/01/13	0.00	5.30	5.30	0.00		01/02/2013
BERNSTEIN FAMILY LLLP	Free Delivery	TO REVERSE ENTRY OF 12/27/2012 GOVERNMENT OF CANADA 8% JUN 1 2023 DTD 8/17/92	10,000.00	12,048.78	16,065.94	0.00		12/31/2012
BERNSTEIN FAMILY LLLP	Dividend	JPMORGAN CHASE BANK TRADE DATE DOW CHEMICAL CO @ 0.32 PER SHARE	725.00	232.00	232.00	0.00	DOW	12/31/2012
BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE TAX ADVANTAGED GLOBAL DIVIDEND INCOME FUND @ 0.1025 PER SHARE	1,750.00	179.38	179.38	0.00	ETG	12/31/2012

BERNSTEIN FAMILY LLLP	Misc Debit / Credit	DEBIT MEMORANDUM REF: INTEREST PAYMENT ON LOAN TRN: 0123643791DM	0.00	-1,475.21	-1,475.21	0.00		12/31/2012
BERNSTEIN FAMILY LLLP	Free Delivery	ENTRY REVERSED ON 12/31/2012 GOVERNMENT OF CANADA 8% JUN 1 2023 DTD 8/17/92	-10,000.00	12,048.78	-16,065.94	0.00		12/27/2012
BERNSTEIN FAMILY LLLP	Free Delivery	JPMORGAN CHASE BANK TRADE DATE TO REVERSE ENTRY OF 12/20/2012 GOVERNMENT OF CANADA 8% JUN 1 2023 DTD 8/17/92	10,000.00	12,048.78	16,065.94	0.00		12/26/2012
BERNSTEIN FAMILY LLLP	Dividend	JPMORGAN CHASE BANK TRADE DATE GENERAL DYNAMICS CORP @ 0.51 PER SHARE	400.00	204.00	204.00	0.00	GD	12/26/2012
BERNSTEIN FAMILY LLLP	Foreign Dividend	BP PLC SPONS ADR @ 0.54 PER SHARE	325.00		175.50	0.00	BP	12/24/2012
BERNSTEIN FAMILY LLLP	Receipt of Assets	TO REVERSE ENTRY OF 12/10/2012 CANADIAN GOVERNMENT - CAD 8% JUN 01 2023 DTD 08/17/1992 HELD BY EUROCLEAR ISIN	-10,000.00	12,187.10	16,035.58	0.00		12/21/2012
BERNSTEIN FAMILY LLLP	Free Delivery	ENTRY REVERSED ON 12/26/2012 GOVERNMENT OF CANADA 8% JUN 1 2023 DTD 8/17/92	-10,000.00	12,048.78	-16,065.94	0.00		12/20/2012
BERNSTEIN FAMILY LLLP	Misc Debit / Credit	JPMORGAN CHASE BANK TRADE DATE DEBIT MEMORANDUM REF: PRINCIPAL PAYMENT ON LOAN TRN: 0123222630DM	0.00	-1,391,049.79	-1,391,049.79	0.00		12/20/2012
BERNSTEIN FAMILY LLLP	Free Delivery	TO REVERSE ENTRY OF 12/17/2012 GOVERNMENT OF CANADA 8% JUN 1 2023 DTD 8/17/92	10,000.00	12,048.78	16,065.94	0.00		12/19/2012
BERNSTEIN FAMILY LLLP	Sale	JPMORGAN CHASE BANK TRADE DATE QUEENSLAND TREASURY CORP 6.000% 09/14/2017 DTD 09/14/2006 HELD BY EUROCLEAR ISIN US748305BG31 SEDOL B1L3004	-30,000.00	22,135.06	34,659.84	0.00		12/18/2012



BERNSTEIN FAMILY LLLP	Accrued Int Rcv	QUEENSLAND TREASURY CORP 6.000% 09/14/2017 DTD 09/14/2006 HELD BY EUROCLEAR ISIN US748305BG31 SEDOL B1L3004	432.60	449.30	452.05			12/18/2012
BERNSTEIN FAMILY LLLP	Sale	DOW CHEMICAL CO @ 31.19 21,833.00 BROKERAGE 100.00 TAX &/OR SEC .49 J.P. MORGAN SECURITIES LLC TRADE DATE 12/12/12	-700.00	10,738.75	21,732.51	0.00	DOW	12/17/2012
BERNSTEIN FAMILY LLLP	Sale	COCA-COLA CO @ 37.63 18,815.00 BROKERAGE 100.00 TAX &/OR SEC .43 J.P. MORGAN SECURITIES LLC TRADE DATE 12/12/12	-500.00	16,237.50	18,714.57	0.00	KO	12/17/2012
BERNSTEIN FAMILY LLLP	Sale	ELI LILLY & CO @ 48.94333 14,683.00 BROKERAGE 100.00 TAX &/OR SEC .33 J.P. MORGAN SECURITIES LLC TRADE DATE 12/12/12	-300.00	10,038.00	14,582.67	0.00	LLY	12/17/2012
BERNSTEIN FAMILY LLLP	Sale	PROCTER & GAMBLE CO @ 70.67055 31,801.75 BROKERAGE 100.00 TAX &/OR SEC .72 J.P. MORGAN SECURITIES LLC TRADE DATE 12/12/12	-450.00	26,988.00	31,701.03	0.00	PG	12/17/2012
BERNSTEIN FAMILY LLLP	Sale	CHEVRON CORP @ 108.03 21,606.00 BROKERAGE 100.00 TAX &/OR SEC .49 J.P. MORGAN SECURITIES LLC TRADE DATE 12/12/12	-200.00	19,424.00	21,505.51	0.00	CVX	12/17/2012
BERNSTEIN FAMILY LLLP	Sale	MERCK AND CO INC @ 45.20 22,600.00 BROKERAGE 100.00 TAX &/OR SEC .51 J.P. MORGAN SECURITIES LLC TRADE DATE 12/12/12	-500.00	17,590.00	22,499.49	0.00	MRK	12/17/2012
BERNSTEIN FAMILY LLLP	Free Delivery	ENTRY REVERSED ON 12/19/2012 GOVERNMENT OF CANADA 8% JUN 1 2023 DTD 8/17/92	-10,000.00	12,048.78	-16,065.94	0.00		12/17/2012
BERNSTEIN FAMILY LLLP	Dividend	JPMORGAN CHASE BANK TRADE DATE COCA-COLA CO @ 0.255 PER SHARE	500.00	127.50	127.50	0.00	KO	12/17/2012
BERNSTEIN FAMILY LLLP	Dividend	MC DONALDS CORP @ 0.77 PER SHARE	500.00	385.00	385.00	0.00	MCD	12/17/2012

BERNSTEIN FAMILY LLLP	Sale	ISHARES S&P GLOBAL TELECOMMUNICATION @ 58.215 11,643.00 BROKERAGE 100.00 TAX &/OR SEC .27 J.P. MORGAN SECURITIES LLC TRADE DATE	-200.00	10,322.00	11,542.73	0.00	IXP	12/13/2012
BERNSTEIN FAMILY LLLP	Spot FX	SPOT CURRENCY TRANSACTION - SELL BUY USD SELL CAD EXCHANGE RATE .997100000 DEAL 12/11/12 VALUE 12/12/12	-39,179.13	39,390.57	39,293.08	0.00		12/12/2012
BERNSTEIN FAMILY LLLP	Spot FX	SPOT CURRENCY TRANSACTION - SELL BUY USD SELL AUD EXCHANGE RATE 1.038600000 DEAL 12/10/12 VALUE 12/12/12	-33,601.50	34,898.52	34,898.52	0.00		12/12/2012
BERNSTEIN FAMILY LLLP	Free Delivery	TO REVERSE ENTRY OF 12/10/2012 GOVERNMENT OF CANADA 8% JUN 1 2023 DTD 8/17/92 JPMORGAN CHASE BANK TRADE DATE	10,000.00	12,048.78	16,065.94	0.00		12/12/2012
BERNSTEIN FAMILY LLLP	Receipt of Assets	QUEENSLAND TREASURY CORP 6.000% 09/14/2017 DTD 09/14/2006 HELD BY EUROCLEAR ISIN US748305BG31 SEDOL B1L3004	30,000.00	22,135.06	34,962.35	0.00		12/11/2012
BERNSTEIN FAMILY LLLP	Spot FX	SPOT CURRENCY TRANSACTION - SELL BUY USD SELL GBP EXCHANGE RATE 1.587000000 DEAL 12/07/12 VALUE 12/11/12	-14,585.05	23,470.99	23,146.47	0.00		12/11/2012
BERNSTEIN FAMILY LLLP	Spot FX	SPOT CURRENCY TRANSACTION - SELL BUY USD SELL NZD EXCHANGE RATE .824400000 DEAL 12/07/12 VALUE 12/11/12	-45,301.04	37,348.44	37,346.18	0.00		12/11/2012
BERNSTEIN FAMILY LLLP	Dividend	JOHNSON & JOHNSON @ 0.61 PER SHARE	400.00	244.00	244.00	0.00	JNJ	12/11/2012
BERNSTEIN FAMILY LLLP	Receipt of Assets	ENTRY REVERSED ON 12/21/2012 CANADIAN GOVERNMENT - CAD 8% JUN 01 2023 DTD 08/17/1992 HELD BY EUROCLEAR ISIN	10,000.00	12,187.10	14,870.01	0.00		12/10/2012
BERNSTEIN FAMILY LLLP	Free Delivery	QUEENSLAND TREASURY CORP - AUD 6% SEP 14 2017 DTD 09/14/2006 CLIENT REF 104217997	-30,000.00	21,102.12	-35,058.42	0.00		12/10/2012

BERNSTEIN FAMILY LLLP	Free Delivery	ENTRY REVERSED ON 12/12/2012 GOVERNMENT OF CANADA 8% JUN 1 2023 DTD 8/17/92	-10,000.00	12,048.78	-16,065.94	0.00		12/10/2012
BERNSTEIN FAMILY LLLP	Sale	JPMORGAN CHASE BANK TRADE DATE SUNCOR ENERGY INC - CAD MEDIUM TERM NOTES 5.8% MAY 22 2018 DTD 05/22/2008 HEDL BY EUROCLEAR ISIN CA86721ZAC38 SEDOL B39QM69	-20,000.00	14,513.26	23,364.72	0.00		12/10/2012
BERNSTEIN FAMILY LLLP	Sale	NUVEEN SELECT TAX FREE INCM SH BEN INT @ 14.7992 18,499.00 BROKERAGE 150.00 TAX &/OR SEC .42 J.P. MORGAN	-1,250.00	16,054.74	18,348.58	0.00	NXQ	12/10/2012
BERNSTEIN FAMILY LLLP	Sale	EATON VANCE MUNICIPAL BOND FUND @ 14.8792 37,198.00 BROKERAGE 300.00 TAX &/OR SEC .84 J.P. MORGAN SECURITIES LLC TRADE DATE	-2,500.00	25,000.00	36,897.16	0.00	EIM	12/10/2012
BERNSTEIN FAMILY LLLP	Sale	EATON VANCE SR FLOATING RATE FUND @ 16.33675 32,673.50 BROKERAGE 240.00 TAX &/OR SEC .74 J.P. MORGAN SECURITIES LLC TRADE DATE	-2,000.00	17,960.00	32,432.76	0.00	EFR	12/10/2012
BERNSTEIN FAMILY LLLP	Sale	GOLDMAN SACHS GROUP INC NOTES 5 1/4% OCT 15 2013 DTD 10/14/2003 @ 103.45 JP MORGAN SECURITIES LLC (BIDL) TRADE DATE	-22,000.00	21,273.88	22,759.00	0.00		12/10/2012
BERNSTEIN FAMILY LLLP	Sale	GENERAL ELECTRIC COMPANY NOTES 5% FEB 1 2013 DTD 1/28/2003 @ 100.55 JP MORGAN SECURITIES LLC (BIDL) TRADE DATE	-23,000.00	23,368.11	23,126.50	0.00	GE	12/10/2012
BERNSTEIN FAMILY LLLP	Sale	NUVEEN AMT-FREE MUNICIPAL INCOME FUND @ 15.508 23,262.00 BROKERAGE 180.00 TAX &/OR SEC .53 J.P. MORGAN	-1,500.00	19,902.00	23,081.47	0.00	NEA	12/10/2012
BERNSTEIN FAMILY LLLP	Sale	WAL-MART STORES INC SR NOTES 5.8% FEB 15 2018 DTD 08/24/2007 @ 122.63 JP MORGAN SECURITIES LLC (BIDL) TRADE DATE	-15,000.00	16,397.62	18,394.50	0.00		12/10/2012
BERNSTEIN FAMILY LLLP	Sale	JOHN DEERE CAPITAL CORP MEDIUM TERM NOTE 4.9% SEP 09 2013 DTD 09/08/2008 @ 103.05 JP MORGAN SECURITIES LLC (BIDL) TRADE	-15,000.00	15,394.28	15,457.50	0.00		12/10/2012

BERNSTEIN FAMILY LLLP	Sale	VERIZON COMMUNICATIONS 5 1/2% FEB 15 2018 DTD 02/12/2008 @ 119.87 JP MORGAN SECURITIES LLC (BIDL) TRADE DATE	-21,000.00	21,296.30	25,172.70	0.00	12/10/2012
BERNSTEIN FAMILY LLLP	Sale	JOHN DEERE CAPITAL CORP 5.10% JAN 15 2013 DTD 1/10/2003 @ 100.35 JP MORGAN SECURITIES LLC (BIDL) TRADE DATE	-10,000.00	10,466.85	10,035.00	0.00	12/10/2012
BERNSTEIN FAMILY LLLP	Sale	HUTCHISON WHAMP INTERNATIONAL LTD 6 1/2% SER REGS FEB 13 2013 DTD 2/13/2003 @ 100.80 JP MORGAN CHASE/JP MORGAN INTL	-9,000.00	0.00	9,072.00	0.00	12/10/2012
BERNSTEIN FAMILY LLLP	Sale	PETROBRAS INTERNATIONAL FINANCE NOTES 9 1/8% JUL 2 2013 DTD 7/2/2003 @ 104.00 JP MORGAN CHASE/JP MORGAN INTL TRADE DATE	-15,000.00	17,289.97	15,600.00	0.00	12/10/2012
BERNSTEIN FAMILY LLLP	Sale	UNITED MEXICAN STATES NOTES 6 3/8% JAN 16 2013 DTD 1/16/2003 @ 100.35 JP MORGAN CHASE/JP MORGAN INTL TRADE DATE	-24,000.00	24,993.13	24,084.00	0.00	12/10/2012
BERNSTEIN FAMILY LLLP	Accrued Int Rcv	SUNCOR ENERGY INC - CAD MEDIUM TERM NOTES 5.8% MAY 22 2018 DTD 05/22/2008 HEDL BY EUROCLEAR ISIN CA86721ZAC38 SEDOL B39QM69	57.21	57.62		57.62	12/10/2012
BERNSTEIN FAMILY LLLP	Accrued Int Rcv	HUTCHISON WHAMP INTERNATIONAL LTD 6 1/2% SER REGS FEB 13 2013 DTD 2/13/2003	9,000.00	190.13	190.13	0.00	12/10/2012
BERNSTEIN FAMILY LLLP	Accrued Int Rcv	WAL-MART STORES INC SR NOTES 5.8% FEB 15 2018 DTD 08/24/2007	15,000.00	277.92	277.92	0.00	12/10/2012
BERNSTEIN FAMILY LLLP	Accrued Int Rcv	PETROBRAS INTERNATIONAL FINANCE NOTES 9 1/8% JUL 2 2013 DTD 7/2/2003	15,000.00	600.73	600.73	0.00	12/10/2012
BERNSTEIN FAMILY LLLP	Accrued Int Rcv	GENERAL ELECTRIC COMPANY NOTES 5% FEB 1 2013 DTD 1/28/2003	23,000.00	412.08	412.08	0.00	GE 12/10/2012

BERNSTEIN FAMILY LLLP	Accrued Int Rcv	GOLDMAN SACHS GROUP INC 1/4% OCT 15 2013	NOTES 5 DTD 10/14/2003	22,000.00	176.46	176.46	0.00		12/10/2012
BERNSTEIN FAMILY LLLP	Accrued Int Rcv	JOHN DEERE CAPITAL CORP TERM NOTE 4.9% SEP 09 2013	MEDIUM DTD 09/08/2008	15,000.00	187.83	187.83	0.00		12/10/2012
BERNSTEIN FAMILY LLLP	Accrued Int Rcv	VERIZON COMMUNICATIONS FEB 15 2018	5 1/2% DTD 02/12/2008	21,000.00	368.96	368.96	0.00		12/10/2012
BERNSTEIN FAMILY LLLP	Accrued Int Rcv	JOHN DEERE CAPITAL CORP 15 2013	5.10% JAN DTD 1/10/2003	10,000.00	205.42	205.42	0.00		12/10/2012
BERNSTEIN FAMILY LLLP	Accrued Int Rcv	UNITED MEXICAN STATES 3/8% JAN 16 2013	NOTES 6 DTD 1/16/2003	24,000.00	612.00	612.00	0.00		12/10/2012
BERNSTEIN FAMILY LLLP	Dividend	ELI LILLY & CO	@ 0.49 PER SHARE	300.00	147.00	147.00	0.00	LLY	12/10/2012
BERNSTEIN FAMILY LLLP	Dividend	CHEVRON CORP SHARE	@ 0.90 PER	200.00	180.00	180.00	0.00	CVX	12/10/2012
BERNSTEIN FAMILY LLLP	Dividend	EXXON MOBIL CORP SHARE	@ 0.57 PER	250.00	142.50	142.50	0.00	XOM	12/10/2012
BERNSTEIN FAMILY LLLP	Dividend	FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND PER SHARE	@ 0.13	1,500.00	195.00	195.00	0.00	FAM	12/10/2012
BERNSTEIN FAMILY LLLP	Sale	NEW ZEALAND GOVERNMENT-NZD APR 15 2015 DTD 04/15/2003 EUROCLEAR ISIN NZGOVD0004R7 SEDOL 6610726	6% HELD BY	-42,000.00	23,764.68	37,045.94	0.00		12/07/2012

BERNSTEIN FAMILY LLLP	Spot FX	SPOT CURRENCY TRANSACTION - SELL BUY USD SELL EUR EXCHANGE RATE 1.300500000 DEAL 12/05/12 VALUE 12/07/12	-12,773.66	16,518.26	16,612.14	0.00		12/07/2012
BERNSTEIN FAMILY LLLP	Spot FX	SPOT CURRENCY TRANSACTION - SELL BUY USD SELL NOK EXCHANGE RATE 5.690200000 DEAL 12/05/12 VALUE 12/07/12	-212,862.34	36,886.11	37,408.59	0.00		12/07/2012
BERNSTEIN FAMILY LLLP	Accrued Int Rcv	NEW ZEALAND GOVERNMENT-NZD 6% APR 15 2015 DTD 04/15/2003 HELD BY EUROCLEAR ISIN NZGOVD0004R7 SEDOL 6610726	366.92	302.51		302.51		12/07/2012
BERNSTEIN FAMILY LLLP	Sale	TSY 5% 2018 - GBP 5% MAR 07 2018 DTD 05/25/2007 HELD BY EUROCLEAR ISIN GB00B1VWPC84 SEDOL B1VWPC8	-12,000.00	19,131.52	23,230.94	0.00		12/06/2012
BERNSTEIN FAMILY LLLP	Sale	WELLS FARGO FDS TR INTRMDT TXFR A	-12,971.26	59,293.34	154,357.95	0.00	WFITX	12/06/2012
BERNSTEIN FAMILY LLLP	Sale	JPM STR INC OPP FD FUND 3844 J.P.MORGAN SECURITIES LLC AS AGENT @ 11.81 TRADE DATE 12/05/12	-2,234.56	26,749.80	26,390.19	0.00	JSOSX	12/06/2012
BERNSTEIN FAMILY LLLP	Sale	VANGUARD MUNI BD FD INC HI YLD PORT FUND 44	-2,895.04	30,110.26	33,235.09	0.00	VWAHX	12/06/2012
BERNSTEIN FAMILY LLLP	Accrued Int Rcv	TSY 5% 2018 - GBP 5% MAR 07 2018 DTD 05/25/2007 HELD BY EUROCLEAR ISIN GB00B1VWPC84 SEDOL B1VWPC8	149.17	240.05		240.05		12/06/2012
BERNSTEIN FAMILY LLLP	Sale	FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND @ 17.81678 26,725.17 BROKERAGE 180.00 TAX &/OR SEC .60 J.P.	-1,500.00	22,303.05	26,544.57	0.00	FAM	12/06/2012
BERNSTEIN FAMILY LLLP	Dividend	WELLS FARGO FDS TR INTRMDT TXFR A 12/05/12 INCOME DIVIDEND @ 0.002 PER SHARE AS OF 12/05/12	12,971.26	29.85	29.85	0.00	WFITX	12/06/2012

BERNSTEIN FAMILY LLLP	Dividend	VANGUARD MUNI BD FD INC HI YLD PORT FUND 44 DIV PAID	2,895.04	16.26	16.26	0.00	VWAHX	12/06/2012
BERNSTEIN FAMILY LLLP	Dividend	PFIZER INC @ 0.22 PER SHARE	1,500.00	330.00	330.00	0.00	PFE	12/04/2012
BERNSTEIN FAMILY LLLP	Dividend	WELLS FARGO FDS TR INTRMDT TXFR A @ 0.026 PER SHARE AS OF 11/30/12	12,971.26	332.50	332.50	0.00	WFITX	12/04/2012
BERNSTEIN FAMILY LLLP	Purchase	WELLS FARGO FDS TR INTRMDT TXFR A INCOME DIVIDEND @ 0.025 PER SHAR REINVESTED @ \$11.90	27.94	-332.50	-332.50	0.00	WFITX	12/04/2012
BERNSTEIN FAMILY LLLP	Foreign Interest	J.P.MORGAN SECURITIES LLC AS AGENT AS OF GOVERNMENT OF CANADA 8% JUN 1 2023 DTD 8/17/92	10,000.00	400.00		400.00		12/03/2012
BERNSTEIN FAMILY LLLP	Dividend	NUVEEN AMT-FREE MUNICIPAL INCOME FUND @ 0.07 PER SHARE	1,500.00	105.00	105.00	0.00	NEA	12/03/2012
BERNSTEIN FAMILY LLLP	Dividend	NUVEEN SELECT TAX FREE INCM SH BEN INT @ 0.0525 PER SHARE	1,250.00	65.63	65.63	0.00	NXQ	12/03/2012
BERNSTEIN FAMILY LLLP	Purchase	JPM STR INC OPP FD FUND 3844 REINVESTED @ 11.78 PER SHARE	6.24	-73.53	-73.53	0.00	JSOSX	12/03/2012
BERNSTEIN FAMILY LLLP	Dividend	JPM STR INC OPP FD FUND 3844 @ 0.033 PER SHARE	2,228.32	73.53	73.53	0.00	JSOSX	12/03/2012
BERNSTEIN FAMILY LLLP	Dividend	VANGUARD MUNI BD FD INC HI YLD PORT FUND 44 @ 0.018 PER SHARE	2,895.04	96.84	96.84	0.00	VWAHX	12/03/2012

BERNSTEIN FAMILY LLLP	Purchase	VANGUARD MUNI BD FD INC HI YLD PORT FUND 44 INCOME DIVIDEND @ 0.018 PER SHAR REINVESTED @ \$11.47	8.44	-96.84	-96.84	0.00	VWAHX	12/03/2012
BERNSTEIN FAMILY LLLP	Interest	J.P.MORGAN SECURITIES LLC AS AGENT DEPOSIT SWEEP INTEREST FOR 11/01/12 - 11/30/12 @ .01% RATE ON AVG COLLECTED BALANCE OF \$411,457.47 AS OF 12/01/12	0.00	3.32	3.32	0.00		12/03/2012
BERNSTEIN FAMILY LLLP	Cash Distribution	BLACKSTONE GROUP LP	1,000.00	100.00	100.00	0.00	BX	11/30/2012
BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE MUNICIPAL BOND FUND @ 0.063835 PER SHARE	2,500.00	159.59	159.59	0.00	EIM	11/30/2012
BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE SR FLOATING RATE FUND @ 0.095 PER SHARE	2,000.00	190.00	190.00	0.00	EFR	11/30/2012
BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE TAX ADVANTAGED GLOBAL DIVIDEND INCOME FUND @ 0.1025 PER SHARE	1,750.00	179.38	179.38	0.00	ETG	11/30/2012
BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND @ 0.244 PER SHARE	3,500.00	854.00	854.00	0.00	EXG	11/30/2012
BERNSTEIN FAMILY LLLP	Misc Debit / Credit	DEBIT MEMORANDUM REF: INTEREST PAYMENT ON LOAN TRN: 0122380390DM	0.00	-2,209.90	-2,209.90	0.00		11/30/2012
BERNSTEIN FAMILY LLLP	Spot FX	REPATRIATION OF FOREIGN INTEREST BUY USD SELL CAD EXCHANGE RATE .993027000 DEAL 11/23/12 VALUE 11/23/12	-580.00	584.07	584.07	0.00		11/23/2012
BERNSTEIN FAMILY LLLP	Foreign Interest	SUNCOR ENERGY INC - CAD MEDIUM TERM NOTES 5.8% MAY 22 2018 DTD 05/22/2008 TRADE 11/23/12 VALUE 11/23/12 SEDOL B39QM69	20,000.00	584.07		584.07		11/23/2012



BERNSTEIN FAMILY LLLP	Sale	DUKE ENERGY CORP NEW @ 62.19 56,966.04 BROKERAGE 100.00 TAX &/OR SEC 1.28 J.P. MORGAN SECURITIES LLC TRADE DATE 11/13/12	-916.00	41,675.50	56,864.76	0.00	DUK	11/16/2012
BERNSTEIN FAMILY LLLP	Sale	EATON VANCE TAX-MANAGED DIVERSIFIED EQUITY FUND @ 9.48 14,220.00 BROKERAGE 150.00 TAX &/OR SEC .32 J.P. MORGAN	-1,500.00	11,392.90	14,069.68	0.00	ETY	11/16/2012
BERNSTEIN FAMILY LLLP	Sale	EATON VANCE TAX ADVANTAGED GLOBAL DIVIDEND INCOME FUND @ 13.49018 23,607.82 BROKERAGE 175.00 TAX &/OR SEC .53 J.P.	-1,750.00	18,859.98	23,432.29	0.00	ETG	11/16/2012
BERNSTEIN FAMILY LLLP	Sale	EATON VANCE TAX MANAGED GLOBAL BUY WRITE OPPORTUNITIES FUND @ 10.86038 10,860.38 BROKERAGE 100.00 TAX &/OR SEC .25 J.P.	-1,000.00	10,242.06	10,760.13	0.00	ETW	11/16/2012
BERNSTEIN FAMILY LLLP	Sale	GOOGLE INC CL A @ 660.24 33,012.00 BROKERAGE 100.00 TAX &/OR SEC .74 J.P.	-50.00	27,850.00	32,911.26	0.00	GOOG	11/16/2012
BERNSTEIN FAMILY LLLP	Sale	MORGAN SECURITIES LLC TRADE DATE ENERGY TRANSFER PARTNERS L P @ 42.17 16,868.00 BROKERAGE 100.00 TAX &/OR SEC .38 J.P.	-400.00	17,364.00	16,767.62	0.00	ETP	11/16/2012
BERNSTEIN FAMILY LLLP	Sale	MORGAN SECURITIES LLC TRADE DATE EXXON MOBIL CORP @ 86.44 21,610.00 BROKERAGE 100.00 TAX &/OR SEC .49 J.P. MORGAN SECURITIES LLC TRADE DATE 11/13/12	-250.00	15,500.00	21,509.51	0.00	XOM	11/16/2012
BERNSTEIN FAMILY LLLP	Sale	ABBOTT LABORATORIES @ 64.92064 22,722.22 BROKERAGE 100.00 TAX &/OR SEC .51 J.P. MORGAN	-350.00	16,158.00	22,621.71	0.00	ABT	11/16/2012
BERNSTEIN FAMILY LLLP	Sale	SECURITIES LLC TRADE DATE 11/13/12 BP PLC SPONS ADR @ 40.61076 13,198.50 BROKERAGE 100.00 TAX &/OR SEC .30 J.P.	-325.00	13,867.00	13,098.20	0.00	BP	11/16/2012
BERNSTEIN FAMILY LLLP	Sale	MORGAN SECURITIES LLC TRADE DATE BLACKSTONE GROUP LP @ 14.47 14,470.00 BROKERAGE 100.00 TAX &/OR SEC .33 J.P. MORGAN SECURITIES LLC TRADE DATE 11/13/12	-1,000.00	13,530.00	14,369.67	0.00	BX	11/16/2012

BERNSTEIN FAMILY LLLP	Sale	BERKSHIRE HATHAWAY INC DEL CL B @ 86.115 17,223.00 BROKERAGE 100.00 TAX &/OR SEC .39 J.P.	-200.00	14,400.00	17,122.61	0.00	BRK B	11/16/2012
BERNSTEIN FAMILY LLLP	Sale	MORGAN SECURITIES LLC TRADE DATE JOHNSON CONTROLS INC @ 25.24 7,572.00 BROKERAGE 100.00 TAX &/OR SEC .17 J.P. MORGAN SECURITIES LLC TRADE DATE 11/13/12	-300.00	12,164.00	7,471.83	0.00	JCI	11/16/2012
BERNSTEIN FAMILY LLLP	Sale	KINDER MORGAN ENERGY PARTNERSHIP L PUNIT OF LIMITED PARTNERSHIP INT @ 78.57475 31,429.90 BROKERAGE 100.00 TAX &/OR SEC .71 J.P.	-400.00	19,400.00	31,329.19	0.00	KMP	11/16/2012
BERNSTEIN FAMILY LLLP	Dividend	ABBOTT LABORATORIES @ 0.51 PER SHARE	350.00	178.50	178.50	0.00	ABT	11/15/2012
BERNSTEIN FAMILY LLLP	Dividend	PROCTER & GAMBLE CO @ 0.562 PER SHARE	450.00	252.90	252.90	0.00	PG	11/15/2012
BERNSTEIN FAMILY LLLP	Dividend	APPLE INC. @ 2.65 PER SHARE	125.00	331.25	331.25	0.00	AAPL	11/15/2012
BERNSTEIN FAMILY LLLP	Dividend	FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND @ 0.13 PER SHARE	1,500.00	195.00	195.00	0.00	FAM	11/15/2012
BERNSTEIN FAMILY LLLP	Cash Distribution	KINDER MORGAN ENERGY PARTNERSHIP L PUNIT OF LIMITED PARTNERSHIP INT	400.00	504.00	504.00	0.00	KMP	11/14/2012
BERNSTEIN FAMILY LLLP	Cash Distribution	EV ENERGY PARTNER LP	750.00	574.50	574.50	0.00	EVEP	11/14/2012
BERNSTEIN FAMILY LLLP	Cash Distribution	ENERGY TRANSFER PARTNERS L P	400.00	357.50	357.50	0.00	ETP	11/14/2012

BERNSTEIN FAMILY LLLP	Sale	FEDERAL REPUBLIC OF BRAZIL JAN 15 2018	NOTES 8% DTD 8/1/2005	-12,222.22	11,071.30	14,342.78	0.00		11/13/2012
BERNSTEIN FAMILY LLLP	Accrued Int Rcv	FEDERAL REPUBLIC OF BRAZIL JAN 15 2018	NOTES 8% DTD 8/1/2005	12,222.22	306.91	306.91	0.00		11/13/2012
BERNSTEIN FAMILY LLLP	Dividend	GENERAL DYNAMICS CORP PER SHARE	@ 0.51	400.00	204.00	204.00	0.00	GD	11/09/2012
BERNSTEIN FAMILY LLLP	Misc Debit / Credit	EFF=11/01/2012 DEBIT MEMORANDUM REF: INTEREST PAYMENT ON LOAN TRN: 0121320724DM		0.00	-2,298.84	-2,298.84	0.00		11/02/2012
BERNSTEIN FAMILY LLLP	Dividend	WELLS FARGO FDS TR A	INTRMDT TXFR @ 0.025 PER SHARE AS OF 10/31/12	12,943.32	321.70	321.70	0.00	WFITX	11/02/2012
BERNSTEIN FAMILY LLLP	Purchase	WELLS FARGO FDS TR A	INTRMDT TXFR INCOME DIVIDEND @ 0.025 PER SHAR REINVESTED @ \$11.74	27.40	-321.70	-321.70	0.00	WFITX	11/02/2012
BERNSTEIN FAMILY LLLP	Misc. Disbursement	FUNDS TRANSFERRED FROM W5000 TODDA A/C#	PRN A/C# 8083 AS REQUESTED	0.00	-39,000.00	-39,000.00	0.00		11/02/2012
BERNSTEIN FAMILY LLLP	Misc. Disbursement	FUNDS TRANSFERRED FROM W5000 TODDA A/C#	PRN A/C# 8117 AS REQUESTED	0.00	-39,000.00	-39,000.00	0.00		11/02/2012
BERNSTEIN FAMILY LLLP	Sale	TELECOM ITALIA FIN SA - EUR TERM NOTE 6.875% JAN 24 2013 DTD 01/24/2003	MEDIUM HELD BY EUROCLEAR ISIN XS0161101679 SEDOL 7533510	-12,000.00	15,959.56	15,696.25	0.00		11/01/2012
BERNSTEIN FAMILY LLLP	Sale	NORWEGIAN GOVERNMENT -NOK MAY 15 2013	6.50% DTD 05/15/2002 HELD BY EUROCLEAR ISIN NO0010144843 SEDOL 7381076	-202,000.00	34,176.14	35,826.40	0.00		11/01/2012

BERNSTEIN FAMILY LLLP	Accrued Int Rcv	NORWEGIAN GOVERNMENT -NOK 6.50% MAY 15 2013 DTD 05/15/2002 HELD BY EUROCLEAR ISIN NO0010144843 SEDOL 7381076	6,115.34	1,059.70		1,059.70			11/01/2012
BERNSTEIN FAMILY LLLP	Accrued Int Rcv	TELECOM ITALIA FIN SA - EUR MEDIUM TERM NOTE 6.875% JAN 24 2013 DTD 01/24/2003 HELD BY EUROCLEAR ISIN XS0161101679 SEDOL 7533510	635.66	822.00		822.00			11/01/2012
BERNSTEIN FAMILY LLLP	Dividend	BRISTOL MYERS SQUIBB CO @ 0.34 PER SHARE	1,000.00	340.00	340.00	0.00	BMV		11/01/2012
BERNSTEIN FAMILY LLLP	Dividend	NUVEEN SELECT TAX FREE INCM SH BEN INT @ 0.0525 PER SHARE	1,250.00	65.63	65.63	0.00	NXQ		11/01/2012
BERNSTEIN FAMILY LLLP	Dividend	NUVEEN AMT-FREE MUNICIPAL INCOME FUND @ 0.07 PER SHARE	1,500.00	105.00	105.00	0.00	NEA		11/01/2012
BERNSTEIN FAMILY LLLP	Dividend	WESTERN ASSET MUN HIGH INCOME FUND @ 0.033 PER SHARE	1,500.00	49.50	49.50	0.00	MHF		11/01/2012
BERNSTEIN FAMILY LLLP	Dividend	VERIZON COMMUNICATIONS INC @ 0.515 PER SHARE	650.00	334.75	334.75	0.00	VZ		11/01/2012
BERNSTEIN FAMILY LLLP	Dividend	AT&T INC @ 0.44 PER SHARE	750.00	330.00	330.00	0.00	T		11/01/2012
BERNSTEIN FAMILY LLLP	Purchase	JPM STR INC OPP FD FUND 3844 REINVESTED @ 11.77 PER SHARE	5.85	-68.90	-68.90	0.00	JSOSX		11/01/2012
BERNSTEIN FAMILY LLLP	Dividend	JPM STR INC OPP FD FUND 3844 @ 0.031 PER SHARE	2,222.47	68.90	68.90	0.00	JSOSX		11/01/2012

BERNSTEIN FAMILY LLLP	Dividend	INVESCO HIGH YIELD MUNI FD Y 11/01/12 INCOME DIVIDEND @ 0.048 PER SHARE	4,269.20	202.80	202.80	0.00	ACTDX	11/01/2012
BERNSTEIN FAMILY LLLP	Dividend	VANGUARD MUNI BD FD INC HI YLD PORT FUND 44 @ 0.034 PER SHARE	2,886.60	99.22	99.22	0.00	VWAHX	11/01/2012
BERNSTEIN FAMILY LLLP	Purchase	VANGUARD MUNI BD FD INC HI YLD PORT FUND 44 INCOME DIVIDEND @ 0.034 PER SHAR REINVESTED	8.79	-99.22	-99.22	0.00	VWAHX	11/01/2012
BERNSTEIN FAMILY LLLP	Interest	J.P.MORGAN SECURITIES LLC AS AGENT DEPOSIT SWEEP INTEREST FOR OCT. @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$49,512.80 AS OF 11/01/12	0.00	0.42	0.42	0.00		11/01/2012
BERNSTEIN FAMILY LLLP	Sale	MONDELEZ INTERNATIONAL-W/I @ 26.283 19,712.25 BROKERAGE 100.00 TAX &/OR SEC .45 J.P. MORGAN SECURITIES LLC TRADE DATE	-750.00	13,631.10	19,611.80	0.00	MDLZ	10/31/2012
BERNSTEIN FAMILY LLLP	Sale	KRAFT FOODS GROUP INC COM @ 45.23026 11,307.57 BROKERAGE 100.00 TAX &/OR SEC .26 J.P. MORGAN SECURITIES LLC TRADE DATE	-250.00	7,368.90	11,207.31	0.00	KRFT	10/31/2012
BERNSTEIN FAMILY LLLP	Sale	APPLE INC. @ 594.26 74,282.50 BROKERAGE 100.00 TAX &/OR SEC 1.67 J.P. MORGAN SECURITIES LLC TRADE DATE 10/26/12	-125.00	11,750.00	74,180.83	0.00	AAPL	10/31/2012
BERNSTEIN FAMILY LLLP	Sale	WESTERN ASSET MUN HIGH INCOME FUND @ 8.50066 12,750.99 BROKERAGE 120.00 TAX &/OR SEC .29 J.P. MORGAN SECURITIES LLC TRADE DATE	-1,500.00	10,500.00	12,630.70	0.00	MHF	10/31/2012
BERNSTEIN FAMILY LLLP	Sale	SECTOR SPDR TR SBI INT-FINL SEDOL 2364038 @ 15.74 47,220.00 BROKERAGE 300.00 TAX &/OR SEC 1.06 J.P. MORGAN	-3,000.00	30,529.20	46,918.94	0.00	XLF	10/31/2012
BERNSTEIN FAMILY LLLP	Sale	INVESCO HIGH YIELD MUNI FD Y	-4,269.20	36,854.71	43,246.99	0.00	ACTDX	10/31/2012

BERNSTEIN FAMILY LLLP	Sale	REPUBLIC OF SOUTH AFRICA - ZAR 8.75% DEC 21 2014 DTD 12/21/2002 HELD BY EUROCLEAR ISIN ZAG000019878 SEDOL 6711953	-105,000.00	11,157.01	12,975.22	0.00		10/31/2012
BERNSTEIN FAMILY LLLP	Spot FX	LINKED CURRENCY TRANSACTION - SELL BUY USD SELL ZAR EXCHANGE RATE 8.675000000 DEAL 10/26/12 VALUE 10/31/12	-115,882.60	13,358.22	13,358.22	0.00		10/31/2012
BERNSTEIN FAMILY LLLP	Accrued Int Rcv	REPUBLIC OF SOUTH AFRICA - ZAR 8.75% DEC 21 2014 DTD 12/21/2002 HELD BY EUROCLEAR ISIN ZAG000019878 SEDOL 6711953	3,322.60	383.01		383.01		10/31/2012
BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE MUNICIPAL BOND FUND @ 0.063835 PER SHARE	2,500.00	159.59	159.59	0.00	EIM	10/31/2012
BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE TAX ADVANTAGED GLOBAL DIVIDEND INCOME FUND @ 0.1025 PER SHARE	3,500.00	358.75	358.75	0.00	ETG	10/31/2012
BERNSTEIN FAMILY LLLP	Dividend	EATON VANCE SR FLOATING RATE FUND @ 0.093 PER SHARE	2,000.00	186.00	186.00	0.00	EFR	10/31/2012
BERNSTEIN FAMILY LLLP	Dividend	DOW CHEMICAL CO @ 0.32 PER SHARE	1,425.00	456.00	456.00	0.00	DOW	10/30/2012
BERNSTEIN FAMILY LLLP	Spot FX	SPOT CURRENCY TRANSACTION - SELL BUY USD SELL SEK EXCHANGE RATE 6.726000000 DEAL 10/25/12 VALUE 10/29/12	-80,000.00	11,869.82	11,894.14	0.00		10/29/2012
BERNSTEIN FAMILY LLLP	Misc. Receipt	FUNDS TRANSFERRED FROM PRN A/C# A10007 TOPRN A/C# W5000 AS REQUESTED	0.00	85,598.24	85,598.24	0.00		10/25/2012
BERNSTEIN FAMILY LLLP	Dividend	GENERAL ELECTRIC CO @ 0.17 PER SHARE	1,500.00	255.00	255.00	0.00	GE	10/25/2012

BERNSTEIN FAMILY LLLP	Cost Adjustment	MONDELEZ INTERNATIONAL-W/I CORPORATE ACTIONS ADJUSTMENTS	750.00	-7,368.90	0.00	0.00	MDLZ	10/24/2012
			<b>66,544.98</b>	<b>310,398.90</b>	<b>4,608.17</b>			

\*This presentation has been prepared for information purposes only. Nothing in this material is intended to be a solicitation for any product or service offered by JPMorgan Private Bank or any of its affiliates. Information contained herein has been obtained from sources believed to be reliable but we do not guarantee its accuracy or completeness and accept no responsibility for any direct or consequential losses arising from its use. Workstation Data as of October 25, 2013

## Robert Spallina

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Friday, October 25, 2013 7:34 PM  
**To:** Robert Spallina  
**Subject:** RE: Withdrawal Activity Report

Ted states here that he has read the trust documents carefully but then in Jan 2014 tells the Sheriff that he has never read the trust documents he operated under.

Good news is that on quick glance, all looks kosher but Deborah and I will tie everything out over the weekend. Bad news is that there is a steadily increasing amount of money being wasted on Eliot related matters. Once we get past Monday, I want to meet with you about my damages that I have incurred as a result of my role as trustee. I have read through the document carefully and I have important questions and concerns about doing some things to counter the affects and I feel that there is time sensitivity involved.

I hope Kim is doing as best as can be expected.

I'm available over the weekend if you need me.

Ted

**From:** Robert Spallina [mailto:rspallina@tescherspallina.com]  
**Sent:** Friday, October 25, 2013 7:12 PM  
**To:** Ted Bernstein  
**Subject:** FW: Withdrawal Activity Report

**From:** Jarvis, Joey [mailto:joey.jarvis@jpmorgan.com]  
**Sent:** Friday, October 25, 2013 6:41 PM  
**To:** Robert Spallina  
**Subject:** RE: Withdrawal Activity Report

Hi Rob,

Please find attached the detail reports as of today for all 4 entities below. I went ahead and ran a report for the LLLP for your reference. I tried to highlight any account transfer activity within the LLLP report in green since there was so much more activity in this account. Let me know if I can help you further.

- Simon's Trust - \$65,244.23
- Simon's Estate - \$531.59
- Shirley's Trust - \$577,454.25 (includes intraday activity for the FPL debit of \$536.79)
- Bernstein LLLP - \$545,948.01 (This includes a \$285 GE dividend which will be paid into the account overnight)

Kind regards,  
Joey

**From:** Robert Spallina [mailto:rspallina@tescherspallina.com]  
**Sent:** Friday, October 25, 2013 6:24 PM  
**To:** Jarvis, Joey  
**Subject:** RE: Withdrawal Activity Report

Thank you



**From:** Jarvis, Joey [<mailto:joey.jarvis@jpmorgan.com>]  
**Sent:** Friday, October 25, 2013 6:24 PM  
**To:** Robert Spallina  
**Subject:** RE: Withdrawal Activity Report

I will have it for you in 10 minutes. I am finishing the last one right now.

**From:** Robert Spallina [<mailto:rspallina@tescherspallina.com>]  
**Sent:** Friday, October 25, 2013 6:23 PM  
**To:** Jarvis, Joey  
**Subject:** RE: Withdrawal Activity Report

Thank you Joey. You still working on the detail?

**From:** Jarvis, Joey [<mailto:joey.jarvis@jpmorgan.com>]  
**Sent:** Friday, October 25, 2013 4:55 PM  
**To:** Robert Spallina  
**Cc:** Prindle, Christopher R  
**Subject:** RE: Withdrawal Activity Report

Hi Rob,

I have updated the value of each account below including the LLLP as of today. I will follow-up with the line item reports shortly. Please let me know if I can help further.

- Simon's Trust - \$65,244.23
- Simon's Estate - \$531.59
- Shirley's Trust - \$577,454.25 (includes intraday activity for the FPL debit of \$536.79)
- Bernstein LLLP - \$545,948.01 (This includes a \$285 GE dividend which will be paid into the account overnight)

Kind regards,  
Joey

**From:** Robert Spallina [<mailto:rspallina@tescherspallina.com>]  
**Sent:** Friday, October 25, 2013 4:26 PM  
**To:** Jarvis, Joey  
**Cc:** Prindle, Christopher R  
**Subject:** RE: Withdrawal Activity Report

Joey – please call me it is urgent. Thank you

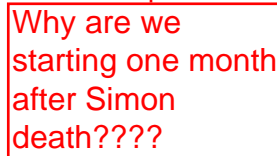
**From:** Jarvis, Joey [<mailto:joey.jarvis@jpmorgan.com>]  
**Sent:** Thursday, September 12, 2013 4:46 PM  
**To:** Robert Spallina  
**Cc:** Prindle, Christopher R  
**Subject:** RE: Withdrawal Activity Report

Hi Rob,

Please find attached a breakdown of the account activity for Shirley's Trust, as well as Simon's Trust and Estate. We used the same start date as before - October 23, 2012. For your reference, I have included the current balance for each account below in case it is helpful. Please let us know if you need any additional detail.

- Simon's Trust - \$88,667.35
- Simon's Estate - \$531.59
- Shirley's Trust - \$705,084.98

Kind regards,  
Joey



Why are we starting one month after Simon death????

**Joey W. Jarvis** | Investment Professional | **J.P. Morgan Private Bank** | 205 Royal Palm Way | Palm Beach, FL 33480 | P: (561) 838-4609 | NMLS ID: 775000 | [joey.jarvis@jpmorgan.com](mailto:joey.jarvis@jpmorgan.com)

**From:** Robert Spallina [<mailto:rspallina@tescherspallina.com>]  
**Sent:** Thursday, September 12, 2013 10:51 AM  
**To:** Robert Spallina; Jarvis, Joey  
**Cc:** Prindle, Christopher R  
**Subject:** RE: Withdrawal Activity Report

Joey can you also please send reports for the Simon Estate account and trust account. Thank you

**From:** Robert Spallina  
**Sent:** Thursday, September 12, 2013 10:45 AM  
**To:** 'Jarvis, Joey'  
**Cc:** Prindle, Christopher R  
**Subject:** RE: Withdrawal Activity Report

Joey – can you please send an updated report. Thank you

**From:** Jarvis, Joey [<mailto:joey.jarvis@jpmorgan.com>]  
**Sent:** Wednesday, April 10, 2013 2:08 PM  
**To:** Robert Spallina  
**Cc:** Prindle, Christopher R  
**Subject:** Withdrawal Activity Report

Hi Rob,

It was a pleasure speaking with you. I have attached a breakdown of the account activity for Shirley since October 23, 2012. I tried to provide you with a little guidance around the larger transactions, so you had some context. Let me know if I can help further, and I will wait to hear back from you on the transfers as we discussed.

Kind regards,  
Joey

**Joey W. Jarvis** | Investment Professional | **J.P. Morgan Private Bank** | 205 Royal Palm Way | Palm Beach, FL 33480 | P: (561) 838-4609 | NMLS ID: 775000 | [joey.jarvis@jpmorgan.com](mailto:joey.jarvis@jpmorgan.com)

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JPMorgan Chase Bank, N.A.  
 270 Park Avenue, New York, NY 10017-2014  
 Federal Identification Number: 13-4994650

Account Number: W 32635-00-0

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Corrected Copy 03/11/2013

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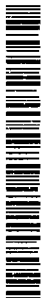
BERNSTEIN FAMILY INVESTMENT LLLP  
 950 PENINSULA CORP CIR STE 3010  
 BOCA RATON, FL 33487-1387

## 2012 Forms 1099 and Tax Reporting Statements

January 1 - December 31, 2012

### Table of Contents

	Page
Dividends and Distributions (Form 1099-DIV)	2
Interest Income (Form 1099-INT)	4 <b>C</b>
Proceeds from Broker Transactions (Form 1099-B)	6 <b>C</b>
Tax Information Summary	25 <b>C</b>
Dividend Schedule	27
Foreign Source Income Schedule	47
Interest Schedule	48 <b>C</b>
Miscellaneous Income Schedule	57
Disbursement Schedule	59
Capital Gain and Loss Schedule	61 <b>C</b>
REMIC/CMO/CDO Accrual Detail Report	74





JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

Federal Identification Number: 13-4994650  
800/576-0938

Corrected Copy 03/11/2013

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W32635-00-0

2012 Dividends and Distributions (Form 1099-DIV)

OMB No. 1545-0110

Copy B For Recipient  
(Keep for your records)

RECIPIENT'S Identification Number: 26-2124343

1a.	Total ordinary dividends	34,212.78
1b.	Qualified dividends	29,397.94
2a.	Total capital gain distr.	
2b.	Unrecap. Sec. 1250 gain	
2c.	Section 1202 gain	
2d.	Collectibles (28%) gain	
3.	Nondividend distributions	5,185.19
4.	<b>FEDERAL INCOME TAX WITHHELD</b>	
5.	Investment expenses	
6.	Foreign tax paid	484.96
7.	Foreign country or U.S. possession	<b>MULTI-NATIONAL</b>
8.	Cash liquidation distributions	
9.	Noncash liquidation distributions	
10.	Exempt-interest dividends	11,259.25
11.	Specified private activity bond interest dividends	470.66
12.	State	
13.	State identification no.	
14.	State tax withheld	

THIS IS IMPORTANT TAX INFORMATION AND IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. IF YOU ARE REQUIRED TO FILE A RETURN, A NEGLIGENCE PENALTY OR OTHER SANCTION MAY BE IMPOSED ON YOU IF THIS INCOME IS TAXABLE AND THE IRS DETERMINES THAT IT HAS NOT BEEN REPORTED.

Department of the Treasury-Internal Revenue Service

J.P.Morgan



07040700160210041902  
07140700020304041902



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

Federal Identification Number: 13-4994650  
800/576-0938

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

Corrected Copy 03/11/2013

#### Instructions for Recipient

**Recipient's identification number.** For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

**Account number.** May show an account or other unique number the payer assigned to distinguish your account.

- 1a. Shows total ordinary dividends that are taxable. Include this amount on line 9a of Form 1040 or 1040A. Also, report it on Schedule B (Form 1040A or 1040), if required. The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040/1040A but treat it as a plan distribution, not as investment income, for any other purpose.
- 1b. Shows the portion of the amount in box 1a that may be eligible for the 15% or zero capital gains rates. See Form 1040/1040A instructions for how to determine this amount. Report the eligible amount on line 9b, Form 1040 or 1040A.
- 2a. Shows total capital gain distributions from a regulated investment company or real estate investment trust. Report the amounts shown in box 2a on Schedule D (Form 1040), line 13. But, if no amount is shown in boxes 2c-2d and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in box 2a on line 13 of Form 1040 (line 10 of Form 1040A) rather than Schedule D. See the Form 1040/1040A instructions.
- 2b. Shows the portion of the amount in box 2a that is unrecaptured section 1250 gain from certain depreciable real property. Report this amount on the Unrecaptured Section 1250 Gain Worksheet-Line 19 in the Schedule D Instructions (Form 1040).
- 2c. Shows the portion of the amount in box 2a that is section 1202 gain from certain small business stock that may be subject to a 50% exclusion and certain empowerment zone business stock that may be subject to a 60% exclusion. See the Schedule D (Form 1040) instructions.
- 2d. Shows 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet-Line 18 in the instructions for Schedule D (Form 1040).
3. Shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your stock. But if you get back all your cost (or other basis), report future distributions as capital gains. See Pub. 550, Investment Income and Expenses.
4. Shows backup withholding. A payer must backup withhold on certain payments if you did not give your taxpayer identification number to the payer. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this amount on your income tax return as tax withheld.
5. Shows your share of expenses of a nonpublicly offered regulated investment company, generally a nonpublicly offered mutual fund. If you file Form 1040, you may deduct these expenses on the "Other expenses" line on Schedule A (Form 1040) subject to the 2% limit. This amount is included in box 1a.
6. Shows the foreign tax you may be able to claim as a deduction or a credit on Form 1040. See the Form 1040 instructions.
7. This box should be left blank if a regulated investment company reported the foreign tax shown in box 6.
- 8-9. Shows cash and noncash liquidation distributions.
10. Shows exempt-interest dividends from a mutual fund or other regulated investment company paid to you during the calendar year. Include this amount on line 8b of Form 1040 or 1040A as tax-exempt interest. This amount may be subject to backup withholding. See box 4.
11. Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in box 10. See the Instructions for Form 6251.
- 12-14. State income tax withheld reporting boxes.

**Nominees.** If this form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV (with a Form 1096) with the IRS for each of the other owners to show their share of the income, and you must furnish a Form 1099-DIV to each. A husband or wife is not required to file a nominee return to show amounts owned by the other. See the 2012 General Instructions for Certain Information Returns.

J.P.Morgan



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

Federal Identification Number: 13-4994650  
800/576-0938

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BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

2012 Interest Income (Form 1099-INT)

OMB No. 1545-0112

Copy B For Recipient  
(Keep for your records)

RECIPIENT'S Identification Number: 26-2124343

1.	Interest income	30,577.04
2.	Early withdrawal penalty	
3.	Interest on U.S. Savings Bonds and Treasury obligations	
4.	<b>FEDERAL INCOME TAX WITHHELD</b>	
5.	Investment expenses	
6.	Foreign tax paid	
7.	Foreign country or U.S. possession	
8.	Tax-exempt interest	
9.	Specified private activity bond interest	
10.	Tax-exempt bond CUSIP no.	
11.	State	
12.	State identification no.	
13.	State tax withheld	

Department of the Treasury-Internal Revenue Service

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J.P.Morgan



U.S. DEPARTMENT OF THE TREASURY  
07140700020340041903



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

Federal Identification Number: 13-4994650  
800/576-0938

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

Corrected Copy 03/11/2013

#### Instructions for Recipient

**Recipient's identification number.** For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

**Account number.** May show an account or other unique number the payer assigned to distinguish your account.

1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, Gulf tax credit bonds, qualified forestry conservation bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, Midwestern tax credit bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during 2012 on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912, Credit to Holders of Tax Credit Bonds.
2. Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the instructions for Form 1040 to see where to take the deduction.
3. Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1.
4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number (TIN) or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.
5. Any amount shown is your share of investment expenses of a single class REMIC. If you file Form 1040, you may deduct these expenses on the "Other expenses" line of Schedule A (Form 1040) subject to the 2% limit. This amount is included in box 1.
6. Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040. See your Form 1040 instructions.
8. Shows tax-exempt interest paid to you during the calendar year by the payer. Report this amount on line 8b of Form 1040A or Form 1040. This amount may be subject to backup withholding. See box 4.
9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the Instructions for Form 6251.
10. Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid to you during the calendar year and reported in box 8. If blank, no CUSIP number was issued for the bond(s).
- 11 - 13. State tax withheld reporting boxes.

**Nominees.** If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096 list yourself as the "filer." A husband or wife is not required to file a nominee return to show amounts owned by the other.







JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

Federal Identification Number: 13-4994650  
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Corrected Copy 03/11/2013

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)

OMB No. 1545-0715

Copy B For Recipient - (Keep for your records)  
RECIPIENT'S Identification Number: 26-2124343

Box 1c: Short-Term Covered - Box 6b: Basis Reported to IRS

Box 8. Description	Box 1d. Stock or Other Symbol Cusip	Box 1a. Date of sale or exchange Box 1b. Date of acquisition	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. Check if loss not allowed based on amount in Box 2a	Box 3. Cost or other basis	Box 5. Wash sale loss disallowed	Gain or loss
ABBOTT LABORATORIES	ABT 002824-10-0	07/19/2012 11/10/2011	350.000	22,964.48		18,978.71		3,985.77
INVESCO HIGH YIELD MUNI FD Y	ACTD 001419-65-4	10/26/2012 Various	186.018	1,884.36		1,837.98		46.38
JPM STR INC OPP FD FUND 3844	JSOS 4812A4-35-1	12/05/2012 Various	79.048	933.56		916.10		17.46
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44	VWAH 922907-40-7	02/22/2012 Various	36.386	399.16		394.71	.15	4.60
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44	VWAH 922907-40-7	07/19/2012 Various	54.082	604.64		595.60		9.04

\* GROSS PROCEEDS LESS COMMISSIONS AND OPTION PREMIUMS ARE BEING REPORTED.  
IF APPLICABLE, FEDERAL AND STATE INCOME TAX WITHHELD IS PRESENTED ON THE FINAL PAGE OF FORM 1099-B

Department of the Treasury-Internal Revenue Service

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J.P.Morgan



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07140700020340041904



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

Federal Identification Number: 13-4994650  
800/576-0938

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

Corrected Copy 03/11/2013

**2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)**

OMB No. 1545-0715

Copy B For Recipient - (Keep for your records)  
RECIPIENT'S Identification Number: 26-2124343

**Box 1c: Short-Term Covered - Box 6b: Basis Reported to IRS**

Box 6. Description	Box 1d. Stock or Other Symbol Cusip	Box 1a. Date of sale or exchange Box 1b. Date of acquisition	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. Check if loss not allowed based on amount in Box 2a	Box 3. Cost or other basis	Box 5. Wash sale loss disallowed	Gain or loss
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44	VWAH 922907-40-7	12/05/2012 Various	43.889	503.85		495.50		8.35
WELLS FARGO FDS TR INTRMDT TXFR A	WFIT 949921-59-7	12/05/2012 Various	369.523	4,397.32		4,278.24		119.08
<b>Total Short-Term Covered</b>				<b>31,687.37</b>		<b>27,496.84</b>	<b>.15</b>	<b>4,190.68</b>

Department of the Treasury-Internal Revenue Service

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270 Park Avenue, New York, NY 10017-2014

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BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)

OMB No. 1545-0715

Copy B For Recipient - (Keep for your records)  
RECIPIENT'S Identification Number: 26-2124343

Box 1c: Long-Term Covered - Box 6b: Basis Reported to IRS

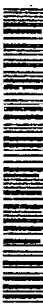
Box 8. Description	Box 1d. Stock or Other Symbol Cusip	Box 1a. Date of sale or exchange Box 1b. Date of acquisition	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. Check if loss not allowed based on amount in Box 2a	Box 3. Cost or other basis	Box 5. Wash sale loss disallowed	Gain or loss
ABBOTT LABORATORIES	ABT 002824-10-0	11/13/2012 02/14/2011	350.000	22,621.71		16,158.00		6,463.71
CHEVRON CORP	CVX 166764-10-0	12/12/2012 02/14/2011	200.000	21,505.51		19,424.00		2,081.51
COCA-COLA CO	KO 191216-10-0	12/12/2012 03/02/2011	500.000	18,714.57		16,237.50		2,477.07
INVESCO HIGH YIELD MUNI FD Y	ACTD 001419-65-4	10/26/2012 07/02/2010	27.765	281.26		261.82		19.44
JOHNSON CONTROLS INC	JCI 478366-10-7	11/13/2012 03/02/2011	300.000	7,471.83		12,164.00		-4,692.17

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J.P.Morgan



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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
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Account Number: W 32635-00-0

Federal Identification Number: 13-4994650  
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Corrected Copy 03/11/2013

**2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)**

OMB No. 1545-0715

Copy B For Recipient - (Keep for your records)  
RECIPIENT'S Identification Number: 26-2124343

**Box 1c: Long-Term Covered - Box 6b: Basis Reported to IRS**

Box 8. Description	Box 1d. Stock or Other Symbol Cusip	Box 1a. Date of sale or exchange Box 1b. Date of acquisition	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. Check if loss not allowed based on amount in Box 2a	Box 3. Cost or other basis	Box 5. Wash sale loss disallowed	Gain or loss
MERCK AND CO INC	MRK 58933Y-10-5	12/12/2012 11/10/2011	500.000	22,499.49		17,590.00		4,909.49
PEOPLE'S UNITED FINANCIAL INC	PBCT 712704-10-5	08/03/2012 02/14/2011	1,000.000	11,409.74		13,320.00		-1,910.26
PROCTER & GAMBLE CO	PG 742718-10-9	12/12/2012 03/02/2011	200.000	14,089.35		12,588.00		1,501.35
SOUTHERN CO	SO 842587-10-7	08/03/2012 03/02/2011	300.000	14,089.68		11,437.00		2,652.68
<b>Total Long-Term Covered</b>				<b>132,683.14</b>		<b>119,180.32</b>		<b>13,502.82</b>
<b>Total Long-Term &amp; Short-Term Covered</b>				<b>164,370.51</b>		<b>146,677.16</b>	<b>.15</b>	<b>17,693.50</b>

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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

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800/576-0938

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BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)

OMB No. 1545-0715

Copy B For Recipient - (Keep for your records)  
RECIPIENT'S Identification Number: 26-2124343

Box 6a: Non Covered - Basis not reported to IRS

Box B. Description	Box 1d. Stock or Other Symbol	Cusip	Box 1a. Date of sale or exchange	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. check if loss not allowed based on amount in Box 2a
APPLE INC.	AAPL	037833-10-0	10/26/2012	125.000	74,180.83	
BERKSHIRE HATHAWAY INC DEL CL B	BRK	084670-70-2	11/13/2012	200.000	17,122.61	
BLACKSTONE GROUP LP	BX	09253U-10-8	11/13/2012	1,000.000	14,369.67	
BP PLC SPONS ADR	BP	055622-10-4	11/13/2012	325.000	13,098.20	
CANADIAN GOVERNMENT - CAD 8% JUN 01 2023 DTD 08/17/1992 HELD BY EUROCLEAR 8% JUN 01 2023		135090-9J-9	12/06/2012	10,000.000	16,071.15	

\* GROSS PROCEEDS LESS COMMISSIONS AND OPTION PREMIUMS ARE BEING REPORTED.  
IF APPLICABLE, BOX 4 FEDERAL INCOME TAX WITHHELD IS PRESENTED ON THE FINAL PAGE OF FORM 1099-B

Department of the Treasury-Internal Revenue Service

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J.P.Morgan



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07140700020340041906



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

Federal Identification Number: 13-4994650  
800/576-0938

Corrected Copy 03/11/2013

**2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)**

OMB No. 1545-0715

Copy B For Recipient - (Keep for your records)  
RECIPIENT'S Identification Number: 26-2124343

**Box 6a: Non Covered - Basis not reported to IRS**

Box 8. Description	Box 1d. Stock or Other Symbol	Cusip	Box 1a. Date of sale or exchange	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. check if loss not allowed based on amount in Box 2a
DEUTSCHE BANK AG LONDON NOTES 5 3/8% OCT 12 2012 DTD 10/12/2007		2515A0-HQ-9	08/03/2012	22,000.000	22,143.00	
DOW CHEMICAL CO	DOW	260543-10-3	02/17/2012	575.000	19,794.64	
DOW CHEMICAL CO	DOW	260543-10-3	12/12/2012	700.000	21,732.51	
DUKE ENERGY CORP NEW CASH IN LIEU OF FRACTIONAL SHARES	DUK	26441C-20-4	08/07/2012	.000	44.48	
DUKE ENERGY CORP NEW	DUK	26441C-20-4	11/13/2012	916.000	56,864.76	
EATON VANCE MUNICIPAL BOND FUND	EIM	27827X-10-1	12/05/2012	2,500.000	36,897.16	
EATON VANCE TAX-MANAGED DIVERSIFIED EQUITY FUND	ETY	27828N-10-2	11/13/2012	1,500.000	14,069.68	

\* GROSS PROCEEDS LESS COMMISSIONS AND OPTION PREMIUMS ARE BEING REPORTED.  
IF APPLICABLE, BOX 4 FEDERAL INCOME TAX WITHHELD IS PRESENTED ON THE FINAL PAGE OF FORM 1099-B

Department of the Treasury-Internal Revenue Service

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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

Federal Identification Number: 13-4994650  
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BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)

OMB No. 1545-0715

Copy B For Recipient - (Keep for your records)  
RECIPIENT'S Identification Number: 26-2124343

Box 6a: Non Covered - Basis not reported to IRS

Box 8. Description	Box 1d. Stock or Other Symbol	Cusip	Box 1a. Date of sale or exchange	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. check if loss not allowed based on amount in Box 2a
EATON VANCE SR FLOATING RATE FUND	EFR	27828Q-10-5	12/05/2012	2,000.000	32,432.76	
EATON VANCE TAX ADVANTAGED GLOBAL DIVIDEND INCOME FUND	ETG	27828S-10-1	11/13/2012	1,750.000	23,432.29	
EATON VANCE TAX MANAGED GLOBAL BUY WRITE OPPORTUNITIES FUND	ETW	27829C-10-5	11/13/2012	1,000.000	10,760.13	
ELI LILLY & CO	LLY	532457-10-8	12/12/2012	300.000	14,582.67	
ENERGY TRANSFER PARTNERS L P	ETP	29273R-10-9	11/13/2012	400.000	16,767.62	
EXXON MOBIL CORP	XOM	30231G-10-2	11/13/2012	250.000	21,509.51	
FEDERAL REPUBLIC OF BRAZIL NOTES 8% JAN 15 2018 DTD 8/1/2005		105756-BH-2	01/17/2012	1,111.110	1,111.11	

\* GROSS PROCEEDS LESS COMMISSIONS AND OPTION PREMIUMS ARE BEING REPORTED.  
IF APPLICABLE, BOX 4 FEDERAL INCOME TAX WITHHELD IS PRESENTED ON THE FINAL PAGE OF FORM 1099-B

Department of the Treasury-Internal Revenue Service

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J.P.Morgan



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TS001618



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

Federal Identification Number: 13-4994650  
800/576-0938

Corrected Copy 03/11/2013

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)

OMB No. 1545-0715

Copy B For Recipient - (Keep for your records)  
RECIPIENT'S Identification Number: 26-2124343

Box 6a: Non Covered - Basis not reported to IRS

Box 8. Description	Box 1d. Stock or Other Symbol	Cusip	Box 1a. Date of sale or exchange	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. check if loss not allowed based on amount in Box 2a
FEDERAL REPUBLIC OF BRAZIL NOTES 8% JAN 15 2018 DTD 8/1/2005		105756-BH-2	07/18/2012	1,111.110	1,111.11	
FEDERAL REPUBLIC OF BRAZIL NOTES 8% JAN 15 2018 DTD 8/1/2005		105756-BH-2	11/05/2012	12,222.220	14,342.78	
FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND		337319-10-7	12/03/2012	1,500.000	26,544.57	
FRONTIER COMMUNICATIONS CORPORATION	FTR	35906A-10-8	07/19/2012	156.000	539.66	
GENERAL ELECTRIC COMPANY NOTES 5% FEB 1 2013 DTD 1/28/2003		369604-AY-9	12/05/2012	23,000.000	23,126.50	

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J.P.Morgan





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950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
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2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)

OMB No. 1545-0715

Copy B For Recipient - (Keep for your records)  
RECIPIENT'S Identification Number: 26-2124343

Box 6a: Non Covered - Basis not reported to IRS

Box 6.	Box 1d. Stock or Other Symbol	Cusip	Box 1a. Date of sale or exchange	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. check if loss not allowed based on amount in Box 2a
Description						
GOLDMAN SACHS GROUP INC NOTES 5 1/4% OCT 15 2013 DTD 10/14/2003		38141G-DQ-4	12/05/2012	22,000.000	22,759.00	
GOOGLE INC CL A	GOOG	38259P-50-8	07/19/2012	50.000	29,700.83	
GOOGLE INC CL A	GOOG	38259P-50-8	11/13/2012	50.000	32,911.26	
GS MORTGAGE SECURITIES CORPORATION II SER 2007-CG10 CL A4 FLOATING RATE AUG 10 2045 DTD 07/01/2007		36246L-AE-1	03/12/2012	50,000.000	55,609.38	

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J.P.Morgan



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07140700020340041908

TS001620



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

Federal Identification Number: 13-4994650  
800/576-0938

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

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2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)

OMB No. 1545-0715

Copy B For Recipient - (Keep for your records)  
RECIPIENT'S Identification Number: 26-2124343

Box 6a: Non Covered - Basis not reported to IRS

Box 8. Description	Box 1d. Stock or Other Symbol	Cusip	Box 1a. Date of sale or exchange	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. check if loss not allowed based on amount in Box 2a
HUTCHISON WHAMP INTERNATIONAL LTD 6 1/2% SER REGS FEB 13 2013 DTD 2/13/2003		G4672Q-AA-2	12/05/2012	9,000.000	9,072.00	
INVESCO HIGH YIELD MUNI FD Y	ACTD	001419-65-4	10/26/2012	4,055.416	41,081.37	
ISHARES S&P GLOBAL TELECOMMUNICATION	IXP	464287-27-5	12/10/2012	200.000	11,542.73	
JOHN DEERE CAPITAL CORP 5.10% JAN 15 2013 DTD 1/10/2003		244217-BK-0	12/05/2012	10,000.000	10,035.00	
JOHN DEERE CAPITAL CORP MEDIUM TERM NOTE 4.9% SEP 09 2013 DTD 09/08/2008		24422E-QU-6	12/05/2012	15,000.000	15,457.50	

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BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)

OMB No. 1545-0715

Copy B For Recipient - (Keep for your records)  
RECIPIENT'S Identification Number: 26-2124343

Box 6a: Non Covered - Basis not reported to IRS

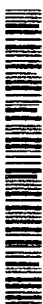
Box 8. Description	Box 1d. Stock or Other Symbol	Cusip	Box 1a. Date of sale or exchange	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. check if loss not allowed based on amount in Box 2a
JPM STR INC OPP FD FUND 3844	JSOS	4812A4-35-1	12/05/2012	2,155.515	25,456.63	
KINDER MORGAN ENERGY PARTNERSHIP L P UNIT OF LIMITED PARTNERSHIP INT	KMP	494550-10-6	11/13/2012	400.000	31,329.19	
KRAFT FOODS GROUP INC COM	KRFT	50076Q-10-6	10/26/2012	250.000	11,207.31	
MONDELEZ INTERNATIONAL-W/I	MDLZ	609207-10-5	10/26/2012	750.000	19,611.80	
MS CONT BUFF EQ SPX 4/10/12 75% CONTIN BARRIER - 12%CPN- 30%MAXPMT INITIAL LEVEL-09/24/10 SPX: 1148.67		617482-NR-1	04/10/2012	50,000.000	60,894.78	

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J.P.Morgan



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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

Federal Identification Number: 13-4994650  
800/576-0938

Corrected Copy 03/11/2013

2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)

OMB No. 1545-0715

Copy B For Recipient - (Keep for your records)  
RECIPIENT'S Identification Number: 26-2124343

Box 6a: Non Covered - Basis not reported to IRS

Box B. Description	Box 1d. Stock or Other Symbol	Cusip	Box 1a. Date of sale or exchange	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. check if loss not allowed based on amount in Box 2a
NEW ZEALAND GOVERNMENT-NZD 6% APR 15 2015 DTD 04/15/2003 HELD BY EUROCLEAR ISIN NZGOVD0004R7 SEDOL 6610726		G62784-9B-4	12/05/2012	42,000.000	37,045.93	
NORWEGIAN GOVERNMENT -NOK 6.50% MAY 15 2013 DTD 05/15/2002 HELD BY EUROCLEAR 6.50% MAY 15 2013		666999-9A-7	10/29/2012	202,000.000	35,826.41	
NUVEEN SELECT TAX FREE INCM SH BEN INT	NXQ	67063C-10-6	12/05/2012	1,250.000	18,348.58	

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J.P.Morgan



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270 Park Avenue, New York, NY 10017-2014

Federal Identification Number: 13-4994650  
800/576-0938

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BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)

OMB No. 1545-0715

Copy B For Recipient - (Keep for your records)  
RECIPIENT'S Identification Number: 26-2124343

Box 6a: Non Covered - Basis not reported to IRS

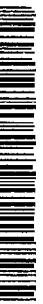
Box 8. Description	Box 1d. Stock or Other Symbol	Cusip	Box 1a. Date of sale or exchange	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. check if less not allowed based on amount in Box 2a
NUVEEN AMT-FREE MUNICIPAL INCOME FUND	NEA	670657-10-5	12/05/2012	1,500.000	23,081.47	
PETROBRAS INTERNATIONAL FINANCE NOTES 9 1/8% JUL 2 2013 DTD 7/2/2003		71645W-AG-6	12/05/2012	15,000.000	15,600.00	
PROCTER & GAMBLE CO	PG	742718-10-9	12/12/2012	250.000	17,611.68	
QUEENSLAND TREASURY CORP 6.000% 09/14/2017 DTD 09/14/2006 HELD BY EUROCLEAR ISIN US748305BG31 SEDOL B1L3004		748305-9H-4	12/05/2012	30,000.000	34,659.84	

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J.P.Morgan



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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

Federal Identification Number: 13-4994650  
800/576-0938

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

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2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)

OMB No. 1545-0715

Copy B For Recipient - (Keep for your records)  
RECIPIENT'S Identification Number: 26-2124343

Box 6a: Non Covered - Basis not reported to IRS

Box 8. Description	Box 1d. Stock or Other Symbol	Cusip	Box 1a. Date of sale or exchange	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. check if loss not allowed based on amount in Box 2a
REPUBLIC OF SOUTH AFRICA - ZAR 8.75% DEC 21 2014 DTD 12/21/2002 HELD BY EUROCLEAR ISIN ZAG000019878 SEDOL 6711953		S69124-9Q-0	10/26/2012	105,000.000	12,975.21	
REPUBLIC OF PERU NOTES 9 1/8% FEB 21 2012 DTD 8/21/2002		715638-AL-6	02/21/2012	20,000.000	20,000.00	
SECTOR SPDR TR SBI INT-FINL SEDOL 2364038	XLF	81369Y-60-5	10/26/2012	3,000.000	46,918.94	

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J.P.Morgan



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BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)

OMB No. 1545-0715

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RECIPIENT'S Identification Number: 26-2124343

Box 6a: Non Covered - Basis not reported to IRS

Box 8. Description	Box 1d. Stock or Other Symbol	Cusip	Box 1a. Date of sale or exchange	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. check if loss not allowed based on amount in Box 2a
SUNCOR ENERGY INC - CAD MEDIUM TERM NOTES 5.8% MAY 22 2018 DTD 05/22/2008		86721Z-9B-7	12/05/2012	20,000.000	23,364.72	
HEDL BY EUROCLEAR ISIN CA86721ZAC38 MEDIUM TERM NOTES 5.8% MAY 22 2018						
SWEDISH GOVERNMENT - SEK 5.50% OCT 8 2012 DTD 10/08/2001 HELD BY EUROCLEAR ISIN SE0000909640 SEDOL 7334821		H33482-9A-2	10/09/2012	80,000.000	11,869.82	

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J.P.Morgan



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TS001626



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON, FL 33487-1387  
Account Number: W 32635-00-0

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2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)

OMB No. 1545-0715

Copy B For Recipient - (Keep for your records)  
RECIPIENT'S Identification Number: 26-2124343

Box 6a: Non Covered - Basis not reported to IRS

Box 8. Description	Box 1d. Stock or Other Symbol	Cusip	Box 1a. Date of sale or exchange	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. check if loss not allowed based on amount in Box 2a
TELECOM ITALIA FIN SA - EUR MEDIUM TERM NOTE 6.875% JAN 24 2013 DTD 01/24/2003 HELD BY EUROCLEAR MEDIUM TERM NOTE 6.875% JAN 24 2013		H53465-9C-8	10/29/2012	12,000.000	15,696.26	
TSY 5% 2018 - GBP 5% MAR 07 2018 DTD 05/25/2007 HELD BY EUROCLEAR 5% MAR 07 2018		871291-9B-8	12/05/2012	12,000.000	23,230.94	

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2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)

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Box 8 Description	Box 1d. Stock or Other Symbol	Cusip	Box 1a. Date of sale or exchange	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. check if loss not allowed based on amount in Box 2a
UNITED MEXICAN STATES NOTES 6 3/8% JAN 16 2013 DTD 1/16/2003		91086Q-AK-4	12/05/2012	24,000.000	24,084.00	
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44	VWAH	922907-40-7	02/22/2012	2,242.557	24,600.84	
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44	VWAH	922907-40-7	07/19/2012	169.532	1,895.36	
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44	VWAH	922907-40-7	12/05/2012	2,851.154	32,731.24	
VERIZON COMMUNICATIONS 5 1/2% FEB 15 2018 DTD 02/12/2008		92343V-AL-8	12/05/2012	21,000.000	25,172.70	

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J.P.Morgan



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**2012 Proceeds from Broker and Barter Exchange Transactions (Form 1099-B)**

OMB No. 1545-0715

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**Box 6a: Non Covered - Basis not reported to IRS**

Box 8. Description	Box 1d. Stock or Other Symbol	Cusip	Box 1a. Date of sale or exchange	Box 1e. Quantity Sold	Box 2a. Stocks, bonds, etc*	Box 2b. check if loss not allowed based on amount in Box 2a
WAL-MART STORES INC SR NOTES 5.8% FEB 15 2018 DTD 08/24/2007		931142-CJ-0	12/05/2012	15,000.000	18,394.50	
WELLS FARGO FDS TR INTRMDT TXFR A	WFIT	949921-59-7	12/05/2012	12,601.733	149,960.63	
WESTERN ASSET MUN HIGH INCOME FUND	MHF	95766N-10-3	10/26/2012	1,500.000	12,630.70	
<b>Total Non Covered</b>					<b>1,495,017.95</b>	

Department of the Treasury-Internal Revenue Service

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J.P.Morgan



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Account Number: W 32635-00-0

Federal Identification Number: 13-4994650  
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Corrected Copy 03/11/2013

**Instructions for Recipient**

Brokers and barter exchanges must report proceeds from transactions to you and the IRS on Form 1099-B. Reporting is also required when your broker knows or has reason to know that a corporation in which you own stock has had a reportable change in control or capital structure. You may be required to recognize gain from the receipt of cash, stock, or other property that was exchanged for the corporation's stock. If your broker reported this type of transaction to you, the corporation is identified in box 8.

**Recipient's identification number.** For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

**Account number.** May show an account or other unique number the payer assigned to distinguish your account.

**Cusip number.** For broker transactions, may show the CUSIP(Committee on Uniform Security Identification Procedures) number of the item reported.

- 1a. Shows the trade date of the sale or exchange. For short sales, the date shown is the date the security was delivered to close the short sale. For aggregate reporting in boxes 9 through 12, no entry will be present.
  - 1b. This box may be blank if box 6a is checked or if the securities sold were acquired on a variety of dates. For short sales, the date shown is the date you acquired the security delivered to close the short sale.
  - 2a. Shows the aggregate cash proceeds from transactions involving stocks, bonds, other debt obligations, commodities, or forward contracts. May show the proceeds from the disposition of your interest(s) in a widely held fixed investment trust. May also show the aggregate amount of cash and the fair market value of any stock or other property received in a reportable change in control or capital structure arising from the corporate transfer of property to a foreign corporation. Losses on forward contracts are shown in parentheses. This box does not include proceeds from regulated futures contracts. The broker must indicate whether the sales price or the sales price less commissions(including transfer taxes) and option premiums was reported to the IRS. Report this amount on Form 8949 as explained in the instructions for Schedule D(Form 1040).
  - 2b. If checked, you cannot take a loss on your tax return based on gross proceeds from a reportable change in control or capital structure reported in box 2a. Do not report this loss on Form 8949 or Schedule D. The broker should advise you of any losses on a separate statement.
  - 3. Shows the cost or other basis of securities sold. If box 6a is checked, box 3 may be blank. See the Schedule D (Form 1040) instructions or Pub. 550 for details about basis.
  - 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.
  - 5. Shows the amount of nondeductible loss in a wash sale transaction. For details on wash sales, see the Schedule D (Form 1040) instructions and Pub. 550.
  - 6a. If checked, the securities sold were noncovered securities and boxes 1b, 1c, 3, and 5 may be blank. Generally, a noncovered security means: a security other than stock; stock purchased before 2011; stock in most mutual funds and other regulated investment companies purchased before 2012; and stock purchased in or transferred to a dividend reinvestment plan before 2012.
  - 6b. If checked, the basis in box 3 has been reported to the IRS.
  - 7. Shows the cash you received, the fair market value of any property or services you received, and the fair market value of any trade credits or scrip credited to your account by a barter exchange. See Pub. 525.
  - 8. Shows a brief description of the item or service for which the proceeds or bartering income is being reported. For regulated futures contracts and forward contracts, "RFC" or other appropriate description may be shown. For a corporation that had a reportable change in control or capital structure, this box may show the class of stock as C(common), P(preferred), or O(other).
- Regulated Futures Contracts (Boxes 9 Through 12):**
- 9. Shows the profit or (loss) realized on regulated futures or foreign currency contracts closed during 2012.
  - 10. Shows any year-end adjustment to the profit or (loss) shown in Box 9 due to open contracts on December 31, 2011.
  - 11. Shows the unrealized profit or (loss) on open contracts held in your account on December 31, 2012. These are considered sold as of that date. This will become an adjustment reported in box 10 in 2013.
  - 12. Boxes 9, 10, and 11 are all used to figure the aggregate profit or (loss) on regulated futures or foreign currency contracts for the year. Include this amount on your 2012 Form 6781.
  - 13 - 15. Shows state income tax withheld.



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**BERNSTEIN FAMILY INVESTMENT LLLP**

Account Number: W 32635-00-0

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## 2012 Tax Information Summary

Our records show that FLORIDA is your state of residence.

Note: **C** indicates correction

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### Dividend Income

<b>Total Domestic Dividends</b>	<b>33,569.28</b>	
Qualifying Domestic Dividends	28,754.44	
Non-Qualifying Domestic Dividends	4,814.84	
<b>Total Foreign Dividends</b>	<b>643.50</b>	
Qualifying Foreign Dividends	643.50	
<b>Total Tax-Exempt Dividend Income</b>	<b>11,259.25</b>	
Tax Exempt Dividends	10,788.59	
Tax Exempt Dividends Subject to Amt	470.66	

**Non-Dividend Distributions** **5,185.19**

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### Interest Income

<b>Total Taxable Interest Income</b>	<b>30,577.04</b>	<b>C</b>
Corporate, Mortgage, Savings Interest	7,809.53	<b>C</b>
Foreign Interest	22,767.51	

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### Miscellaneous Income

Foreign Exchange Gain/Loss on Currency Contracts/Other	192.95
Foreign Exchange Gain/Loss on Capital Transactions (See Capital Gain/Loss Schedule)	23,148.42
Ordinary Income (See Capital Gain/Loss Schedule)	1,153.41

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**BERNSTEIN FAMILY INVESTMENT LLLP**

Account Number: W 32635-00-0

## 2012 Tax Information Summary

Our records show that FLORIDA is your state of residence.

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### Disbursements

<b>Foreign Tax Withheld</b>	<b>-484.96</b>	
Withholding - Qualifying Foreign Dividends	-471.28	
Withholding - Non-Qualifying Foreign Div/Interest	-13.68	

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### Capital Gain and Loss

<b>Total Short-Term Gain and Loss</b>	<b>20,646.16</b>	<b>C</b>
Short-Term Covered Gain and Loss	4,190.68	
Short-Term Non Covered Gain and Loss	16,455.48	
<b>Total Long-Term Gain and Loss</b>	<b>372,336.53</b>	<b>C</b>
Long-Term Covered Gain and Loss	13,502.82	
Long-Term Non Covered Gain and Loss	358,833.71	





**BERNSTEIN FAMILY INVESTMENT LLLP**

Account Number: W 32635-00-0

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**DIVIDEND SCHEDULE**

**Domestic Taxable Dividends**

Note: I = It has been determined that this security does not qualify for the reduced rate.  
H = This payment does not qualify for the reduced rate due to holding period limitations.

R = This payment has been identified as non-qualified by a 3rd party source.  
S = This payment represents a short-term capital gain distribution.

Security Description Date	Ex. Date	Units	CUSIP	Qualifying Dividends Reportable on JPM Federal Form 1099-DIV	Non-Qualifying Div Reportable on JPM Federal Form 1099-DIV	Not Reported on JPM Federal Form 1099-DIV	Total
<b>AT&amp;T INC</b>							
			00206R102				
02/01/2012	01/06/2012	750.000		330.00			330.00
05/01/2012	04/05/2012	750.000		330.00			330.00
08/01/2012	07/06/2012	750.000		330.00			330.00
11/01/2012	10/05/2012	750.000		330.00			330.00
<b>Total</b>				<b>1,320.00</b>			<b>1,320.00</b>
<b>ABBOTT LABORATORIES</b>							
			002824100				
02/15/2012	01/11/2012	700.000		336.00			336.00
05/15/2012	04/11/2012	700.000		357.00			357.00
08/15/2012	07/11/2012	700.000		357.00			357.00
11/15/2012	10/11/2012	350.000		178.50			178.50
<b>Total</b>				<b>1,228.50</b>			<b>1,228.50</b>
<b>APPLE INC.</b>							
			037833100				
08/16/2012	08/09/2012	250.000		662.50			662.50
11/15/2012	11/07/2012	125.000		331.25			331.25
<b>Total</b>				<b>993.75</b>			<b>993.75</b>
<b>BRISTOL MYERS SQUIBB CO</b>							
			110122108				
02/01/2012	01/04/2012	1,000.000		340.00			340.00
05/01/2012	04/03/2012	1,000.000		340.00			340.00
08/01/2012	07/03/2012	1,000.000		340.00			340.00

J.P.Morgan



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BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: W 32635-00-0

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## DIVIDEND SCHEDULE

### Domestic Taxable Dividends

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 H = This payment does not qualify for the reduced rate due to holding period limitations. S = This payment represents a short-term capital gain distribution.

Security Description		Units	CUSIP	Qualifying Dividends	Non-Qualifying Div	Not Reported on JPM	Total
Date	Ex-Date			Reportable on JPM Federal Form 1099-DIV	Reportable on JPM Federal Form 1099-DIV	Not Reported on JPM Federal Form 1099-DIV	
11/01/2012	10/03/2012	1,000.000		340.00			340.00
<b>Total</b>				<b>1,360.00</b>			<b>1,360.00</b>
CHEVRON CORP			166764100				
03/12/2012	02/15/2012	200.000		162.00			162.00
06/11/2012	05/16/2012	200.000		180.00			180.00
09/10/2012	08/15/2012	200.000		180.00			180.00
12/10/2012	11/14/2012	200.000		180.00			180.00
<b>Total</b>				<b>702.00</b>			<b>702.00</b>
COCA-COLA CO			191216100				
04/02/2012	03/13/2012	250.000		127.50			127.50
07/02/2012	06/13/2012	250.000		127.50			127.50
10/01/2012	09/12/2012	500.000		127.50			127.50
12/17/2012	11/28/2012	500.000		127.50			127.50
<b>Total</b>				<b>510.00</b>			<b>510.00</b>
DOW CHEMICAL CO			260543103				
01/30/2012	12/28/2011	2,000.000		500.00			500.00
04/30/2012	03/28/2012	1,425.000		356.25			356.25
07/30/2012	06/27/2012	1,425.000		456.00			456.00
10/30/2012	09/26/2012	1,425.000		456.00			456.00
12/31/2012	12/20/2012	725.000		232.00			232.00

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**BERNSTEIN FAMILY INVESTMENT LLLP**

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**DIVIDEND SCHEDULE**

**Domestic Taxable Dividends**

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Security Description Date	Ex-Date	Units	CUSIP	Qualifying Dividends Reportable on JPM Federal Form 1099-DIV	Non-Qualifying Div Reportable on JPM Federal Form 1099-DIV	Not Reported on JPM Federal Form 1099-DIV	Total
<b>Total</b>				<b>2,000.25</b>			<b>2,000.25</b>
DUKE ENERGY CORP			26441C105				
03/16/2012	02/15/2012	2,750.000		687.50			687.50
06/18/2012	05/16/2012	2,750.000		687.50			687.50
<b>Total</b>				<b>1,375.00</b>			<b>1,375.00</b>
DUKE ENERGY CORP NEW			26441C204				
09/17/2012	08/15/2012	916.000		700.74			700.74
<b>Total</b>				<b>700.74</b>			<b>700.74</b>
EATON VANCE MUNICIPAL BOND FUND			27827X101				
01/31/2012	01/20/2012	2,500.000			.25 R		.25
02/29/2012	02/17/2012	2,500.000			.25 R		.25
03/30/2012	03/21/2012	2,500.000			.25 R		.25
04/30/2012	04/19/2012	2,500.000			.25 R		.25
05/31/2012	05/22/2012	2,500.000			.25 R		.25
06/29/2012	06/20/2012	2,500.000			.24 R		.24
07/31/2012	07/20/2012	2,500.000			.24 R		.24
08/31/2012	08/22/2012	2,500.000			.24 R		.24
09/28/2012	09/19/2012	2,500.000			.24 R		.24
10/31/2012	10/22/2012	2,500.000			.24 R		.24
11/30/2012	11/20/2012	2,500.000			.24 R		.24



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**BERNSTEIN FAMILY INVESTMENT LLLP**

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## DIVIDEND SCHEDULE

### Domestic Taxable Dividends

Note: I = It has been determined that this security does not qualify for the reduced rate. R = This payment has been identified as non-qualified by a 3rd party source.  
 H = This payment does not qualify for the reduced rate due to holding period limitations. S = This payment represents a short-term capital gain distribution.

Security Description Date	Ex-Date	Units	CUSIP	Qualifying Dividends Reportable on JPM Federal Form 1099-DIV	Non-Qualifying Div Reportable on JPM Federal Form 1099-DIV	Not Reported on JPM Federal Form 1099-DIV	Total
<b>Total</b>					<b>2.69</b>		<b>2.69</b>
EATON VANCE TAX-MANAGED DIVERSIFIED							
			27828N102				
03/01/2012	02/17/2012	1,500.000		40.59			40.59
06/01/2012	05/22/2012	1,500.000		35.48			35.48
09/04/2012	08/22/2012	1,500.000		35.48			35.48
<b>Total</b>				<b>111.55</b>			<b>111.55</b>
EATON VANCE SR FLOATING RATE FUND							
			27828Q105				
02/29/2012	02/17/2012	2,000.000		3.86			3.86
02/29/2012	02/17/2012	2,000.000			166.14	R	166.14
03/30/2012	03/21/2012	2,000.000		3.95			3.95
03/30/2012	03/21/2012	2,000.000			170.05	R	170.05
04/30/2012	04/19/2012	2,000.000		3.95			3.95
04/30/2012	04/19/2012	2,000.000			170.05	R	170.05
05/31/2012	05/22/2012	2,000.000		3.95			3.95
05/31/2012	05/22/2012	2,000.000			170.05	R	170.05
06/29/2012	06/20/2012	2,000.000		4.00			4.00
06/29/2012	06/20/2012	2,000.000			172.00	R	172.00
07/31/2012	07/20/2012	2,000.000		4.04			4.04
07/31/2012	07/20/2012	2,000.000			173.96	R	173.96
08/31/2012	08/22/2012	2,000.000		4.09			4.09
08/31/2012	08/22/2012	2,000.000			175.91	R	175.91

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BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: W 32635-00-0

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### DIVIDEND SCHEDULE

#### Domestic Taxable Dividends

Note: I = It has been determined that this security does not qualify for the reduced rate.  
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Security Description Date	Ex-Date	Units	CUSIP	Qualifying Dividends Reportable on JPM Federal Form 1099-DIV	Non-Qualifying Div Reportable on JPM Federal Form 1099-DIV	Not Reported on JPM Federal Form 1099-DIV	Total
09/28/2012	09/19/2012	2,000.000		4.18			4.18
09/28/2012	09/19/2012	2,000.000			179.82	R	179.82
10/31/2012	10/22/2012	2,000.000		4.22			4.22
10/31/2012	10/22/2012	2,000.000			181.78	R	181.78
11/30/2012	11/20/2012	2,000.000		4.31			4.31
11/30/2012	11/20/2012	2,000.000			185.69	R	185.69
<b>Total</b>				<b>40.55</b>	<b>1,745.45</b>		<b>1,786.00</b>
EATON VANCE TAX ADVANTAGED GLOBAL 27828S101							
02/29/2012	02/17/2012	3,500.000		358.75			358.75
03/30/2012	03/21/2012	3,500.000		358.75			358.75
04/30/2012	04/19/2012	3,500.000		358.75			358.75
05/31/2012	05/22/2012	3,500.000		358.75			358.75
06/29/2012	06/20/2012	3,500.000		358.75			358.75
07/31/2012	07/20/2012	3,500.000		358.75			358.75
08/31/2012	08/22/2012	3,500.000		358.75			358.75
09/28/2012	09/19/2012	3,500.000		358.75			358.75
10/31/2012	10/22/2012	3,500.000		358.75			358.75
11/30/2012	11/20/2012	1,750.000		179.38			179.38
12/31/2012	12/20/2012	1,750.000		179.38			179.38
01/11/2013	12/27/2012	1,750.000		179.38			179.38
<b>Total</b>				<b>3,766.89</b>			<b>3,766.89</b>



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BERNSTEIN FAMILY INVESTMENT LLLP

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### DIVIDEND SCHEDULE

#### Domestic Taxable Dividends

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Security Description				Qualifying Dividends Reportable on JPM Federal Form 1099-DIV	Non-Qualifying Div Reportable on JPM Federal Form 1099-DIV	Not Reported on JPM Federal Form 1099-DIV	Total
Date	Ex-Date	Units	CUSIP				
EATON VANCE TAX MANAGED GLOBAL BUY			27829C105				
03/30/2012	03/21/2012	1,000.000		58.34			58.34
06/29/2012	06/20/2012	1,000.000		58.34			58.34
09/28/2012	09/19/2012	1,000.000		58.34			58.34
<b>Total</b>				<b>175.02</b>			<b>175.02</b>
EATON VANCE TAX-MANAGED GLOBAL			27829F108				
02/29/2012	02/17/2012	3,500.000		273.04			273.04
05/31/2012	05/22/2012	3,500.000		234.34			234.34
08/31/2012	08/22/2012	3,500.000		234.34			234.34
11/30/2012	11/20/2012	3,500.000		234.34			234.34
<b>Total</b>				<b>976.06</b>			<b>976.06</b>
EXXON MOBIL CORP			30231G102				
03/09/2012	02/08/2012	250.000		117.50			117.50
06/11/2012	05/10/2012	250.000		142.50			142.50
09/10/2012	08/09/2012	250.000		142.50			142.50
12/10/2012	11/07/2012	250.000		142.50			142.50
<b>Total</b>				<b>545.00</b>			<b>545.00</b>
FIRST TRUST/ABERDEEN GLOBAL			337319107				
01/17/2012	01/03/2012	1,500.000			165.90 R		165.90
02/15/2012	02/01/2012	1,500.000			165.90 R		165.90



**BERNSTEIN FAMILY INVESTMENT LLLP**

Account Number: W 32635-00-0

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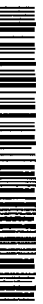
**DIVIDEND SCHEDULE**

**Domestic Taxable Dividends**

Note: I = It has been determined that this security does not qualify for the reduced rate. R = This payment has been identified as non-qualified by a 3rd party source.  
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Security Description Date	Ex-Date	Units	CUSIP	Qualifying Dividends Reportable on JPM Federal Form 1099-DIV	Non-Qualifying Div Reportable on JPM Federal Form 1099-DIV	Not Reported on JPM Federal Form 1099-DIV	Total
03/15/2012	03/01/2012	1,500.000			165.90 R		165.90
04/16/2012	04/02/2012	1,500.000			165.90 R		165.90
05/15/2012	05/01/2012	1,500.000			165.90 R		165.90
06/15/2012	06/01/2012	1,500.000			165.90 R		165.90
07/16/2012	07/02/2012	1,500.000			165.90 R		165.90
08/15/2012	08/01/2012	1,500.000			165.90 R		165.90
09/17/2012	09/04/2012	1,500.000			165.90 R		165.90
10/15/2012	10/01/2012	1,500.000			165.90 R		165.90
11/15/2012	11/01/2012	1,500.000			165.90 R		165.90
12/10/2012	12/03/2012	1,500.000			165.90 R		165.90
<b>Total</b>					<b>1,990.80</b>		<b>1,990.80</b>
FRONTIER COMMUNICATIONS CORPORATION			35906A108				
03/30/2012	03/07/2012	156.000		12.26			12.26
06/29/2012	06/06/2012	156.000		12.26			12.26
<b>Total</b>				<b>24.52</b>			<b>24.52</b>
GENERAL DYNAMICS CORP			389550108				
02/10/2012	01/18/2012	400.000		188.00			188.00
05/11/2012	04/11/2012	400.000		204.00			204.00
08/10/2012	07/03/2012	400.000		204.00			204.00
11/09/2012	10/03/2012	400.000		204.00			204.00
12/26/2012	12/14/2012	400.000		204.00			204.00

J.P.Morgan



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BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: W 32635-00-0

## DIVIDEND SCHEDULE

### Domestic Taxable Dividends

Note: I = It has been determined that this security does not qualify for the reduced rate. R = This payment has been identified as non-qualified by a 3rd party source.  
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<i>Security Description</i>	<i>Date</i>	<i>Ex-Date</i>	<i>Units</i>	<i>CUSIP</i>	<i>Qualifying Dividends Reportable on JPM Federal Form 1099-DIV</i>	<i>Non-Qualifying Div Reportable on JPM Federal Form 1099-DIV</i>	<i>Not Reported on JPM Federal Form 1099-DIV</i>	<i>Total</i>
<b>Total</b>					<b>1,004.00</b>			<b>1,004.00</b>
GENERAL ELECTRIC CO				369604103				
01/25/2012	12/22/2011		1,500.000		255.00			255.00
04/25/2012	02/23/2012		1,500.000		255.00			255.00
07/25/2012	06/21/2012		1,500.000		255.00			255.00
10/25/2012	09/20/2012		1,500.000		255.00			255.00
<b>Total</b>					<b>1,020.00</b>			<b>1,020.00</b>
ISHARES S&P GLOBAL TELECOMMUNICATION				464287275				
06/27/2012	06/20/2012		200.000		336.03			336.03
<b>Total</b>					<b>336.03</b>			<b>336.03</b>
JOHNSON & JOHNSON				478160104				
03/13/2012	02/24/2012		400.000		228.00			228.00
06/12/2012	05/24/2012		400.000		244.00			244.00
09/11/2012	08/24/2012		400.000		244.00			244.00
12/11/2012	11/23/2012		400.000		244.00			244.00
<b>Total</b>					<b>960.00</b>			<b>960.00</b>
JOHNSON CONTROLS INC				478366107				
01/03/2012	12/07/2011		300.000		54.00			54.00
04/03/2012	03/07/2012		300.000		54.00			54.00
07/03/2012	06/06/2012		300.000		54.00			54.00





**BERNSTEIN FAMILY INVESTMENT LLLP**

Account Number: W 32635-00-0

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**DIVIDEND SCHEDULE**

**Domestic Taxable Dividends**

Note: I = It has been determined that this security does not qualify for the reduced rate. R = This payment has been identified as non-qualified by a 3rd party source.  
H = This payment does not qualify for the reduced rate due to holding period limitations. S = This payment represents a short-term capital gain distribution.

Security Description Date	Ex-Date	Units	CUSIP	Qualifying Dividends Reportable on JPM Federal Form 1099-DIV	Non-Qualifying Div Reportable on JPM Federal Form 1099-DIV	Not Reported on JPM Federal Form 1099-DIV	Total
10/02/2012	09/05/2012	300.000		54.00			54.00
<b>Total</b>				<b>216.00</b>			<b>216.00</b>
JPM STR INC OPP FD			4812A4351				
02/01/2012	01/31/2012	2,164.837			34.64	I	34.64
03/01/2012	02/29/2012	2,167.862			75.88	I	75.88
04/02/2012	03/30/2012	2,174.426			80.45	I	80.45
05/01/2012	04/30/2012	2,181.391			76.35	I	76.35
06/01/2012	05/31/2012	2,187.989			74.39	I	74.39
07/02/2012	06/29/2012	2,194.463			81.20	I	81.20
08/01/2012	07/31/2012	2,201.475			83.66	I	83.66
09/04/2012	08/31/2012	2,208.674			79.51	I	79.51
10/01/2012	09/28/2012	2,215.487			81.97	I	81.97
11/01/2012	10/31/2012	2,222.469			68.90	I	68.90
12/03/2012	11/30/2012	2,228.322			73.53	I	73.53
<b>Total</b>					<b>810.48</b>		<b>810.48</b>
KIMBERLY-CLARK CORP			494368103				
01/04/2012	12/07/2011	250.000		175.00			175.00
04/03/2012	03/07/2012	250.000		185.00			185.00
07/03/2012	06/06/2012	250.000		185.00			185.00
10/02/2012	09/05/2012	250.000		185.00			185.00
<b>Total</b>				<b>730.00</b>			<b>730.00</b>

J.P.Morgan



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**BERNSTEIN FAMILY INVESTMENT LLLP**  
 Account Number: W32635-00-0

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## DIVIDEND SCHEDULE

### Domestic Taxable Dividends

Note: **I** = It has been determined that this security does not qualify for the reduced rate. **R** = This payment has been identified as non-qualified by a 3rd party source.  
**H** = This payment does not qualify for the reduced rate due to holding period limitations. **S** = This payment represents a short-term capital gain distribution.

<i>Security Description</i>	<i>Date</i>	<i>Ex-Date</i>	<i>Units</i>	<i>CUSIP</i>	<i>Qualifying Dividends Reportable on JPM Federal Form 1099-DIV</i>	<i>Non-Qualifying Div Reportable on JPM Federal Form 1099-DIV</i>	<i>Not Reported on JPM Federal Form 1099-DIV</i>	<i>Total</i>
KRAFT FOODS INC CLASS A				50075N104				
	01/13/2012	12/28/2011	750.000		217.50			217.50
	04/16/2012	03/28/2012	750.000		217.50			217.50
	07/16/2012	06/27/2012	750.000		217.50			217.50
	10/15/2012	09/17/2012	750.000		217.50			217.50
<b>Total</b>					<b>870.00</b>			<b>870.00</b>
ELI LILLY & CO				532457108				
	03/09/2012	02/13/2012	300.000		147.00			147.00
	06/08/2012	05/11/2012	300.000		147.00			147.00
	09/10/2012	08/13/2012	300.000		147.00			147.00
	12/10/2012	11/13/2012	300.000		147.00			147.00
<b>Total</b>					<b>588.00</b>			<b>588.00</b>
MC DONALDS CORP				580135101				
	03/15/2012	02/28/2012	500.000		350.00			350.00
	06/15/2012	05/31/2012	500.000		350.00			350.00
	09/18/2012	08/30/2012	500.000		350.00			350.00
	12/17/2012	11/29/2012	500.000		385.00			385.00
<b>Total</b>					<b>1,435.00</b>			<b>1,435.00</b>
MERCK AND CO INC				58933Y105				
	01/09/2012	12/13/2011	500.000		210.00			210.00





BERNSTEIN FAMILY INVESTMENT LLLP

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### DIVIDEND SCHEDULE

#### Domestic Taxable Dividends

Note: I = It has been determined that this security does not qualify for the reduced rate.  
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<i>Security Description</i>	<i>Ex-Date</i>	<i>Units</i>	<i>CUSIP</i>	<i>Qualifying Dividends Reportable on JPM Federal Form 1099-DIV</i>	<i>Non-Qualifying Div Reportable on JPM Federal Form 1099-DIV</i>	<i>Not Reported on JPM Federal Form 1099-DIV</i>	<i>Total</i>
04/06/2012	03/13/2012	500.000		210.00			210.00
07/09/2012	06/13/2012	500.000		210.00			210.00
10/05/2012	09/13/2012	500.000		210.00			210.00
<b>Total</b>				<b>840.00</b>			<b>840.00</b>
PEOPLE'S UNITED FINANCIAL INC			712704105				
02/15/2012	01/30/2012	1,000.000		157.50			157.50
05/15/2012	04/27/2012	1,000.000		160.00			160.00
08/15/2012	07/30/2012	1,000.000		160.00			160.00
<b>Total</b>				<b>477.50</b>			<b>477.50</b>
PFIZER INC			717081103				
03/06/2012	02/01/2012	1,500.000		330.00			330.00
06/05/2012	05/09/2012	1,500.000		330.00			330.00
09/05/2012	08/01/2012	1,500.000		330.00			330.00
12/04/2012	11/07/2012	1,500.000		330.00			330.00
<b>Total</b>				<b>1,320.00</b>			<b>1,320.00</b>
PROCTER & GAMBLE CO			742718109				
02/15/2012	01/18/2012	450.000		236.25			236.25
05/15/2012	04/25/2012	450.000		252.90			252.90
08/15/2012	07/18/2012	450.000		252.90			252.90
11/15/2012	10/17/2012	450.000		252.90			252.90



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BERNSTEIN FAMILY INVESTMENT LLLP  
Account Number: W 32635-00-0

## DIVIDEND SCHEDULE

### Domestic Taxable Dividends

Note: I = It has been determined that this security does not qualify for the reduced rate. R = This payment has been identified as non-qualified by a 3rd party source.  
H = This payment does not qualify for the reduced rate due to holding period limitations. S = This payment represents a short-term capital gain distribution.

Security Description Date	Ex-Date	Units	CUSIP	Qualifying Dividends Reportable on JPM Federal Form 1099-DIV	Non-Qualifying Div Reportable on JPM Federal Form 1099-DIV	Not Reported on JPM Federal Form 1099-DIV	Total
<b>Total</b>				<b>994.95</b>			<b>994.95</b>
SECTOR SPDR TR			81369Y605				
03/29/2012	03/16/2012	3,000.000		105.03			105.03
03/29/2012	03/16/2012	3,000.000			44.31 R		44.31
06/28/2012	06/15/2012	3,000.000		143.10			143.10
06/28/2012	06/15/2012	3,000.000			60.36 R		60.36
10/04/2012	09/21/2012	3,000.000		139.50			139.50
10/04/2012	09/21/2012	3,000.000			58.83 R		58.83
<b>Total</b>				<b>387.63</b>	<b>163.50</b>		<b>551.13</b>
SOUTHERN CO			842587107				
03/06/2012	02/02/2012	300.000		141.75			141.75
06/06/2012	05/03/2012	300.000		147.00			147.00
09/06/2012	08/02/2012	300.000		147.00			147.00
<b>Total</b>				<b>435.75</b>			<b>435.75</b>
VERIZON COMMUNICATIONS INC			92343V104				
02/01/2012	01/06/2012	650.000		325.00			325.00
05/01/2012	04/05/2012	650.000		325.00			325.00
08/01/2012	07/06/2012	650.000		325.00			325.00
11/01/2012	10/05/2012	650.000		334.75			334.75
<b>Total</b>				<b>1,309.75</b>			<b>1,309.75</b>

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**BERNSTEIN FAMILY INVESTMENT LLLP**

Account Number: W 32635-00-0

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**DIVIDEND SCHEDULE**

**Domestic Taxable Dividends**

Note: **I** = It has been determined that this security does not qualify for the reduced rate. **R** = This payment has been identified as non-qualified by a 3rd party source.  
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<i>Security Description</i>	<i>Ex-Date</i>	<i>Units</i>	<i>CUSIP</i>	<i>Qualifying Dividends Reportable on JPM Federal Form 1099-DIV</i>	<i>Non-Qualifying Div Reportable on JPM Federal Form 1099-DIV</i>	<i>Not Reported on JPM Federal Form 1099-DIV</i>	<i>Total</i>
WELLS FARGO FDS TR			949921597				
01/31/2012	01/31/2012	12,675.181			9.96 R		9.96
02/29/2012	02/29/2012	12,706.745			9.63 R		9.63
03/30/2012	03/30/2012	12,738.553			9.63 R		9.63
04/30/2012	04/30/2012	12,767.896			8.96 R		8.96
05/31/2012	05/31/2012	12,798.255			9.32 R		9.32
06/29/2012	06/29/2012	12,830.500			9.86 R		9.86
07/31/2012	07/31/2012	12,859.196			8.87 R		8.87
08/31/2012	08/31/2012	12,890.670			9.72 R		9.72
09/28/2012	09/28/2012	12,915.913			7.84 R		7.84
10/31/2012	10/31/2012	12,943.315			8.52 R		8.52
12/05/2012	11/30/2012	12,971.256			9.61 R		9.61
<b>Total</b>					<b>101.92</b>		<b>101.92</b>
<b>Total Domestic Taxable Dividends</b>				<b>28,754.44</b>	<b>4,814.84</b>		<b>33,569.28</b>



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**BERNSTEIN FAMILY INVESTMENT LLLP**

Account Number: W 32635-00-0

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**DIVIDEND SCHEDULE**

**Foreign Dividends**

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<i>Security Description</i>	<i>Date</i>	<i>Ex-Date</i>	<i>Units</i>	<i>CUSIP</i>	<i>Qualifying Dividends Reportable on JPM Federal Form 1099-DIV</i>	<i>Non-Qualifying Div Reportable on JPM Federal Form 1099-DIV</i>	<i>Not Reported on JPM Federal Form 1099-DIV</i>	<i>Total</i>
United Kingdom								
BP PLC				055622104				
	03/30/2012	02/15/2012	325.000		156.00			156.00
	06/27/2012	05/09/2012	325.000		156.00			156.00
	09/25/2012	08/08/2012	325.000		156.00			156.00
	12/21/2012	11/07/2012	325.000		175.50			175.50
<b>Total</b>					<b>643.50</b>			<b>643.50</b>
<b>Total United Kingdom</b>					<b>643.50</b>			<b>643.50</b>
<b>Total Foreign Dividends</b>					<b>643.50</b>			<b>643.50</b>
<b>Total Ordinary Dividends</b>					<b>29,397.94</b>	<b>4,814.84</b>		<b>34,212.78</b>



BERNSTEIN FAMILY INVESTMENT LLLP  
Account Number: W 32635-00-0

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## DIVIDEND SCHEDULE

### Non-Dividend Distributions

<i>Security Description</i>	<i>Security Number</i>	<i>Reported on JPMorgan Chase Federal Form 1099-DIV</i>	<i>Not Reported on JPMorgan Chase Federal Form 1099-DIV</i>	<i>Total</i>
EATON VANCE TAX-MANAGED DIVERSIFIED EQUITY FUND	27828N-10-2	393.66		393.66
EATON VANCE TAX-MANAGED DIVERSIFIED EQUITY FUND	27828N-10-2	344.02		344.02
EATON VANCE TAX-MANAGED DIVERSIFIED EQUITY FUND	27828N-10-2	344.02		344.02
EATON VANCE TAX MANAGED GLOBAL BUY WRITE OPPORTUNITIES FUND	27829C-10-5	233.66		233.66
EATON VANCE TAX MANAGED GLOBAL BUY WRITE OPPORTUNITIES FUND	27829C-10-5	233.66		233.66
EATON VANCE TAX MANAGED GLOBAL BUY WRITE OPPORTUNITIES FUND	27829C-10-5	233.66		233.66
EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND	27829F-10-8	848.44		848.44
EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND	27829F-10-8	728.17		728.17
EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND	27829F-10-8	728.17		728.17
EATON VANCE TAX-MANAGED GLOBAL DIVERSIFIED EQUITY INCOME FUND	27829F-10-8	728.17		728.17

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BERNSTEIN FAMILY INVESTMENT LLLP  
Account Number: W32635-00-0

## DIVIDEND SCHEDULE

### Non-Dividend Distributions

<i>Security Description</i>	<i>Security Number</i>	<i>Reported on JPMorgan Chase Federal Form 1099-DIV</i>	<i>Not Reported on JPMorgan Chase Federal Form 1099-DIV</i>	<i>Total</i>
FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND	337319-10-7	30.24		30.24
FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND	337319-10-7	30.24		30.24
FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND	337319-10-7	30.24		30.24
FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND	337319-10-7	30.24		30.24
FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND	337319-10-7	30.24		30.24
FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND	337319-10-7	30.24		30.24
FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND	337319-10-7	30.24		30.24
FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND	337319-10-7	30.24		30.24
FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND	337319-10-7	30.24		30.24
FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND	337319-10-7	30.24		30.24





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**BERNSTEIN FAMILY INVESTMENT LLLP**  
Account Number: W 32635-00-0

## DIVIDEND SCHEDULE

### Non-Dividend Distributions

<i>Security Description</i>	<i>Security Number</i>	<i>Reported on JPMorgan Chase Federal Form 1099-DIV</i>	<i>Not Reported on JPMorgan Chase Federal Form 1099-DIV</i>	<i>Total</i>
FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND	337319-10-7	30.24		30.24
FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND	337319-10-7	30.24		30.24
FRONTIER COMMUNICATIONS CORPORATION	35906A-10-8	3.34		3.34
FRONTIER COMMUNICATIONS CORPORATION	35906A-10-8	3.34		3.34
<b>Total Non-Dividend Distributions</b>		<b>5,185.19</b>		<b>5,185.19</b>

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BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: W 32635-00-0

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## DIVIDEND SCHEDULE

### Exempt Interest Dividends

<i>Security Description</i>	<i>Security Number</i>	<i>Reported on JPMorgan Chase Federal Form 1099-DIV</i>	<i>Not Reported on JPMorgan Chase Federal Form 1099-DIV</i>	<i>Bond Premium Amortization</i>
INVESCO HIGH YIELD MUNI FD Y @ 0.048 PER SHARE	001419-65-4	1,861.91		
<b>Total</b>		<b>1,861.91</b>		
EATON VANCE MUNICIPAL BOND FUND	27827X-10-1	1,784.05		
<b>Total</b>		<b>1,784.05</b>		
NUVEEN SELECT TAX FREE INCM SH BEN INT	67063C-10-6	685.63		
<b>Total</b>		<b>685.63</b>		
NUVEEN AMT-FREE MUNICIPAL INCOME FUND	670857-10-5	1,155.00		
<b>Total</b>		<b>1,155.00</b>		
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44 DIV PAID	922907-40-7	1,134.55		
<b>Total</b>		<b>1,134.55</b>		
WELLS FARGO FDS TR INTRMDT TXFR A @ 0.002 PER SHARE	949921-59-7	3,744.00		
<b>Total</b>		<b>3,744.00</b>		

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**BERNSTEIN FAMILY INVESTMENT LLLP**  
Account Number: W 32635-00-0

## DIVIDEND SCHEDULE

### Exempt Interest Dividends

<i>Security Description</i>	<i>Security Number</i>	<i>Reported on JPMorgan Chase Federal Form 1099-DIV</i>	<i>Not Reported on JPMorgan Chase Federal Form 1099-DIV</i>	<i>Bond Premium Amortization</i>
WESTERN ASSET MUN HIGH INCOME FUND	95766N-10-3	423.45		
<b>Total</b>		<b>423.45</b>		
<b>Total Exempt Interest Dividends</b>		<b>10,788.59</b>		



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**BERNSTEIN FAMILY INVESTMENT LLLP**  
Account Number: W 32635-00-0

## DIVIDEND SCHEDULE

### Exempt Interest Dividend Subject to AMT

<i>Security Description</i>	<i>Security Number</i>	<i>Reported on JPMorgan Chase Federal Form 1099-DIV</i>	<i>Not Reported on JPMorgan Chase Federal Form 1099-DIV</i>	<i>Bond Premium Amortization</i>
INVESCO HIGH YIELD MUNI FD Y @ 0.048 PER SHARE	001419-65-4	178.87		
<b>Total</b>		<b>178.87</b>		
NUVEEN SELECT TAX FREE INCM SH BEN INT	67063C-10-6	36.30		
<b>Total</b>		<b>36.30</b>		
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44 DIV PAID	922907-40-7	168.94		
<b>Total</b>		<b>168.94</b>		
WESTERN ASSET MUN HIGH INCOME FUND	95766N-10-3	86.55		
<b>Total</b>		<b>86.55</b>		
<b>Total Exempt Interest Dividend Subject to AMT</b>		<b>470.66</b>		

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**BERNSTEIN FAMILY INVESTMENT LLLP**  
Account Number: W 32635-00-0

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### FOREIGN SOURCE INCOME SCHEDULE

#### Form 1116 Reporting

<i>Security Description</i>	<i>Cusip</i>	<i>Total Qualified Foreign Source Income</i>	<i>Total Foreign Source Income</i>
EATON VANCE TAX-MANAGED GLOBAL	27829F-10-8		706.67
ISHARES S&P GLOBAL TELECOMMUNICATION	464287-27-5		230.77
<b>Total - Foreign Source Income</b>			<b>937.44</b>



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BERNSTEIN FAMILY INVESTMENT LLLP  
Account Number: W 32635-00-0

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### INTEREST SCHEDULE

#### Corporate, Mortgage, & Savings Interest

Note: **C** indicates correction

<i>Security Description</i>	<i>Security Number</i>	<i>Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Not Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Early Withdrawal Penalty</i>	<i>Bond Premium Amortization</i>
JOHN DEERE CAPITAL CORP 5.10% JAN 15 2013 DTD 1/10/2003	244217-BK-0	715.42			
JOHN DEERE CAPITAL CORP MEDIUM TERM NOTE 4.9% SEP 09 2013 DTD 09/08/2008	24422E-QU-6	922.83			
GS MORTGAGE SECURITIES CORPORATION GENERAL ELECTRIC COMPANY NOTES 5% FEB 1 2013 DTD 1/28/2003	36246L-AE-1 369604-AY-9	598.63 1,562.08			<b>C</b>
GOLDMAN SACHS GROUP INC NOTES 5 1/4% OCT 15 2013 DTD 10/14/2003	38141G-DQ-4	1,331.46			
VERIZON COMMUNICATIONS 5 1/2% FEB 15 2018 DTD 02/12/2008	92343V-AL-8	1,523.96			
WAL-MART STORES INC SR NOTES 5.8% FEB 15 2018 DTD 08/24/2007	931142-CJ-0	1,147.92			



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**BERNSTEIN FAMILY INVESTMENT LLLP**  
Account Number: W 32635-00-0

### INTEREST SCHEDULE

#### Corporate, Mortgage, & Savings Interest

Note: **C** indicates correction

<i>Security Description</i>	<i>Security Number</i>	<i>Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Not Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Early Withdrawal Penalty</i>	<i>Bond Premium Amortization</i>
INTEREST ON NET AVERAGE CASH BALANCE			7.23		
<b>Total Corporate, Mortgage and Savings Interest</b>			<b>7,809.53</b>		<b>C</b>



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**BERNSTEIN FAMILY INVESTMENT LLLP**

Account Number: W 32635-00-0

## INTEREST SCHEDULE

### Foreign Interest

<i>Security Description</i>	<i>Security Number</i>	<i>Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Not Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Total</i>
Australia				
QUEENSLAND TREASURY CORP - AUD 6% SEP 14 2017 DTD 09/14/2006	748305-BG-3	1,888.82		1,888.82
QUEENSLAND TREASURY CORP 6.000% 09/14/2017 DTD 09/14/2006 HELD BY EUROCLEAR ISIN US748305BG31 SEDOL B1L3004	748305-9H-4	452.05		452.05
<b>Total Australia</b>		<b>2,340.87</b>		<b>2,340.87</b>
Brazil				
FEDERAL REPUBLIC OF BRAZIL NOTES 8% JAN 15 2018 DTD 8/1/2005	105756-BH-2	1,418.02		1,418.02
<b>Total Brazil</b>		<b>1,418.02</b>		<b>1,418.02</b>

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**BERNSTEIN FAMILY INVESTMENT LLLP**  
Account Number: W 32635-00-0

### INTEREST SCHEDULE

#### Foreign Interest

<i>Security Description</i>	<i>Security Number</i>	<i>Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Not Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Total</i>
Canada				
GOVERNMENT OF CANADA 8% JUN 1 2023 DTD 8/17/92	135087-UT-9	783.40		783.40
CANADIAN GOVERNMENT - CAD 8% JUN 01 2023 DTD 08/17/1992 HELD BY EUROCLEAR ISIN CA135087UT96 SEDOL 2174293	135090-9J-9	22.16		22.16
SUNCOR ENERGY INC - CAD MEDIUM TERM NOTES 5.8% MAY 22 2018 DTD 05/22/2008 HEDL BY EUROCLEAR ISIN CA86721ZAC38 SEDOL B39QM69	86721Z-9B-7	1,199.04		1,199.04
<b>Total Canada</b>		<b>2,004.60</b>		<b>2,004.60</b>



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BERNSTEIN FAMILY INVESTMENT LLLP  
Account Number: W32635-00-0

## INTEREST SCHEDULE

### Foreign Interest

<i>Security Description</i>	<i>Security Number</i>	<i>Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Not Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Total</i>
Cayman Islds				
HUTCHISON WHAMP INTERNATIONAL LTD 6 1/2% SER REGS FEB 13 2013 DTD 2/13/2003	G4672Q-AA-2	775.13		775.13
PETROBRAS INTERNATIONAL FINANCE NOTES 9 1/8% JUL 2 2013 DTD 7/2/2003	71645W-AG-6	1,285.11		1,285.11
<b>Total Cayman Islds</b>		<b>2,060.24</b>		<b>2,060.24</b>
Germany				
DEUTSCHE BANK AG LONDON NOTES 5 3/8% OCT 12 2012 DTD 10/12/2007	2515A0-HQ-9	972.28		972.28
<b>Total Germany</b>		<b>972.28</b>		<b>972.28</b>



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**BERNSTEIN FAMILY INVESTMENT LLLP**  
Account Number: W 32635-00-0

## INTEREST SCHEDULE

### Foreign Interest

<i>Security Description</i>	<i>Security Number</i>	<i>Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Not Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Total</i>
Luxembourg				
TELECOM ITALIA FIN SA - EUR MEDIUM TERM NOTE 6.875% JAN 24 2013 DTD 01/24/2003 HELD BY EUROCLEAR ISIN XS0161101679 SEDOL 7533510	H53465-9C-8	1,874.87		1,874.87
<b>Total Luxembourg</b>		<b>1,874.87</b>		<b>1,874.87</b>
Mexico				
UNITED MEXICAN STATES NOTES 6 3/8% JAN 16 2013 DTD 1/16/2003	91086Q-AK-4	2,142.00		2,142.00
<b>Total Mexico</b>		<b>2,142.00</b>		<b>2,142.00</b>
New Zealand				
NEW ZEALAND GOVERNMENT-NZD 6% APR 15 2015 DTD 04/15/2003 HELD BY EUROCLEAR ISIN NZGOVD0004R7 SEDOL 6610726	G62784-9B-4	2,354.07		2,354.07

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Page 53 of 74



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**BERNSTEIN FAMILY INVESTMENT LLLP**

Account Number: W 32635-00-0

## INTEREST SCHEDULE

### Foreign Interest

<i>Security Description</i>	<i>Security Number</i>	<i>Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Not Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Total</i>
<b>Total New Zealand</b>		<b>2,354.07</b>		<b>2,354.07</b>
Norway				
NORWEGIAN GOVERNMENT -NOK 6.50% MAY 15 2013 DTD 05/15/2002 HELD BY EUROCLEAR ISIN NO0010144843 SEDOL 7381076	666999-9A-7	3,249.16		3,249.16
<b>Total Norway</b>		<b>3,249.16</b>		<b>3,249.16</b>
Peru				
REPUBLIC OF PERU NOTES 9 1/8% FEB 21 2012 DTD 8/21/2002	715638-AL-6	912.50		912.50
<b>Total Peru</b>		<b>912.50</b>		<b>912.50</b>

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BERNSTEIN FAMILY INVESTMENT LLLP  
Account Number: W 32635-00-0

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### INTEREST SCHEDULE

#### Foreign Interest

<i>Security Description</i>	<i>Security Number</i>	<i>Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Not Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Total</i>
South Africa				
REPUBLIC OF SOUTH AFRICA - ZAR 8.75% DEC 21 2014 DTD 12/21/2002 HELD BY EUROCLEAR ISIN ZAG000019878 SEDOL 6711953	S69124-9Q-0	923.16		923.16
<b>Total South Africa</b>		<b>923.16</b>		<b>923.16</b>
Sweden				
SWEDISH GOVERNMENT - SEK 5.50% OCT 8 2012 DTD 10/08/2001 HELD BY EUROCLEAR ISIN SE0000909640 SEDOL 7334821	OSEKPR-CV-3	652.84		652.84
<b>Total Sweden</b>		<b>652.84</b>		<b>652.84</b>



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BERNSTEIN FAMILY INVESTMENT LLLP  
Account Number: W32635-00-0

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## INTEREST SCHEDULE

### Foreign Interest

<i>Security Description</i>	<i>Security Number</i>	<i>Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Not Reported on JPMorgan Chase Federal Form 1099-INT</i>	<i>Total</i>
United Kingdom				
TSY 5% 2018 - GBP 5% MAR 07 2018 DTD 05/25/2007 HELD BY EUROCLEAR ISIN GB00B1VWPC84 SEDOL B1VWPC8	871291-9B-8	1,178.52		1,178.52
<b>Total United Kingdom</b>		<b>1,178.52</b>		<b>1,178.52</b>
United States				
PETROBRAS INTERNATIONAL FINANCE NOTES 9 1/8% JUL 2 2013 DTD 7/2/2003	71645W-AG-6	684.38		684.38
<b>Total United States</b>		<b>684.38</b>		<b>684.38</b>
<b>Total Foreign Interest</b>		<b>22,767.51</b>		<b>22,767.51</b>
<b>Total Interest Income</b>		<b>30,577.04</b>		<b>30,577.04 C</b>



BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: W 32635-00-0

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### MISCELLANEOUS INCOME SCHEDULE

#### Foreign Currency Gain / Loss

Transaction Description	Transaction Date		Reported on JPMorgan Chase Federal Form 1099-B *	Not Reported on JPMorgan Chase Federal Forms 1099-B **	Total
	Open/Acquire	Closed			
QUEENSLAND TREASURY CORP 6.000% 09/14/2017 DTD 09/14/2006 HELD BY EUROCLEAR ISIN US748305BG31 SEDOL B1L3004	12/10/12	12/05/12	.00	-2.75	-2.75
SPOT CURRENCY TRANSACTION - SELL BUY USD SELL CAD EXCHANGE RATE .997100000 DEAL 12/11/12 VALUE 12/12/12	12/05/12	12/12/12	.00	-97.49	-97.49
SPOT CURRENCY TRANSACTION - SELL BUY USD SELL EUR EXCHANGE RATE 1.300500000 DEAL 12/05/12 VALUE 12/07/12	10/29/12	12/07/12	.00	93.88	93.88
SPOT CURRENCY TRANSACTION - SELL BUY USD SELL GBP EXCHANGE RATE 1.587000000 DEAL 12/07/12 VALUE 12/11/12	12/05/12	12/11/12	.00	-324.52	-324.52
SPOT CURRENCY TRANSACTION - SELL BUY USD SELL NOK EXCHANGE RATE 5.690200000 DEAL 12/05/12 VALUE 12/07/12	10/29/12	12/07/12	.00	522.48	522.48



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BERNSTEIN FAMILY INVESTMENT LLLP  
Account Number: W 32635-00-0

## MISCELLANEOUS INCOME SCHEDULE

### Foreign Currency Gain / Loss

Transaction Description	Transaction Date		Reported on JPMorgan Chase Federal Form 1099-B *	Not Reported on JPMorgan Chase Federal Forms 1099-B **	Total
	Open/Acquire	Closed			
SPOT CURRENCY TRANSACTION - SELL BUY USD SELL NZD EXCHANGE RATE .802715000 DEAL 04/17/12 VALUE 04/17/12	4/16/12	4/17/12	.00	-20.71	-20.71
SPOT CURRENCY TRANSACTION - SELL BUY USD SELL NZD EXCHANGE RATE .824400000 DEAL 12/07/12 VALUE 12/11/12	12/05/12	12/11/12	.00	-2.26	-2.26
SPOT CURRENCY TRANSACTION - SELL BUY USD SELL SEK EXCHANGE RATE 6.726000000 DEAL 10/25/12 VALUE 10/29/12	10/09/12	10/29/12	.00	24.32	24.32
<b>Profit/Loss Realized in 2012</b>			<b>.00</b>	<b>192.95</b>	<b>192.95</b>
<b>Unrealized Profit/Loss Open Contracts 12/31/11</b>			<b>.00</b>	<b>N/A</b>	<b>.00</b>
<b>Unrealized Profit/Loss Open Contracts 12/31/12</b>			<b>.00</b>	<b>N/A</b>	<b>.00</b>
<b>Aggregate Profit/Loss</b>			<b>.00</b>	<b>192.95</b>	<b>192.95</b>

\* Interbank Forwards

\*\* Spots and Non-Interbank Contracts

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**BERNSTEIN FAMILY INVESTMENT LLLP**

Account Number: W 32635-00-0

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**DISBURSEMENT SCHEDULE**

**Foreign Tax Withheld**

<i>Security Description</i>	<i>Date</i>	<i>Ex-Date</i>	<i>Units</i>	<i>CUSIP</i>	<i>Foreign Tax Withheld Dividends - Qualifying Reportable on JPM Federal Form 1099-Div/Int</i>	<i>Foreign Tax Withheld Dividends - Non-Qualifying Reportable on JPM Federal Form 1099-Div/Int</i>	<i>Not Reported on JPM Federal Form 1099-Div/Int/B/Misc</i>	<i>Total</i>
<b>Foreign Tax Withheld - Dividends</b>								
Multi-National								
EATON VANCE TAX-MANAGED GLOBAL				27829F108				
02/29/2012	02/17/2012		3,500.000		-126.43			-126.43
05/31/2012	05/22/2012		3,500.000		-108.51			-108.51
08/31/2012	08/22/2012		3,500.000		-108.51			-108.51
11/30/2012	11/20/2012		3,500.000		-108.51			-108.51
<b>Total</b>					<b>-451.96</b>			<b>-451.96</b>
FIRST TRUST/ABERDEEN GLOBAL				337319107				
01/17/2012	01/03/2012		1,500.000			-1.14		-1.14
02/15/2012	02/01/2012		1,500.000			-1.14		-1.14
03/15/2012	03/01/2012		1,500.000			-1.14		-1.14
04/16/2012	04/02/2012		1,500.000			-1.14		-1.14
05/15/2012	05/01/2012		1,500.000			-1.14		-1.14
06/15/2012	06/01/2012		1,500.000			-1.14		-1.14
07/16/2012	07/02/2012		1,500.000			-1.14		-1.14
08/15/2012	08/01/2012		1,500.000			-1.14		-1.14
09/17/2012	09/04/2012		1,500.000			-1.14		-1.14
10/15/2012	10/01/2012		1,500.000			-1.14		-1.14
11/15/2012	11/01/2012		1,500.000			-1.14		-1.14
12/10/2012	12/03/2012		1,500.000			-1.14		-1.14

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BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: W 32635-00-0

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### DISBURSEMENT SCHEDULE

#### Foreign Tax Withheld

<i>Security Description</i>	<i>Ex-Date</i>	<i>Units</i>	<i>CUSIP</i>	<i>Foreign Tax Withheld Dividends- Qualifying Reportable on JPM Federal Form 1099-Div/Int</i>	<i>Foreign Tax Withheld Dividends- Non-Qualifying Reportable on JPM Federal Form 1099-Div/Int</i>	<i>Not Reported on JPM Federal Form 1099-Div/Int/B/Misc</i>	<i>Total</i>
<b>Foreign Tax Withheld - Dividends</b>							
<b>Total</b>					<b>-13.68</b>		<b>-13.68</b>
ISHARES S&P GLOBAL TELECOMMUNICATION			464287275				
06/27/2012	06/20/2012	200.000		-19.32			-19.32
<b>Total</b>				<b>-19.32</b>			<b>-19.32</b>
<b>Total Multi-National</b>				<b>-471.28</b>	<b>-13.68</b>		<b>-484.96</b>
<b>Total Foreign Tax Withheld - Dividends</b>				<b>-471.28</b>	<b>-13.68</b>		<b>-484.96</b>
<b>Total Foreign Tax Withheld</b>				<b>-471.28</b>			<b>-484.96</b>



\* Code: W indicates Wash Sale

L indicates a Nondeductible Loss other than a Wash Sale

\*\* Ordinary Income: O indicates Ordinary Income gain or loss

F indicates Foreign Exchange gain or loss on Capital transactions

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BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: w 32635-00-0

### Capital Gain and Loss Schedule

#### Short-Term Covered

Description	Stock and other symbol Cusip	Code*	Date Acquired Date Sold	Units	Sales Price	Cost or Other Basis	Adjustments to gain or loss	Gain or Loss Ordinary Income**
ABBOTT LABORATORIES	ABT 002824100		11/10/11 07/19/12	350.000	22,964.48	18,978.71		3,985.77
INVESCO HIGH YIELD MUNI FD Y	ACTD 001419654		Various 10/26/12	186.018	1,884.36	1,837.98		46.38
JPM STR INC OPP FD FUND 3844	JSOS 4812A4351		Various 12/05/12	79.048	933.56	916.10		17.46
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44	VWAH 922907407	W	Various 02/22/12	36.386	399.16	394.71	.15	4.60
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44	VWAH 922907407		Various 07/19/12	54.082	604.64	595.60		9.04
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44	VWAH 922907407		Various 12/05/12	43.889	503.85	495.50		8.35
WELLS FARGO FDS TR INTRMDT TXFR A	WFIT 949921597		Various 12/05/12	369.523	4,397.32	4,278.24		119.08
<b>Total Short-Term Covered</b>					<b>31,687.37</b>	<b>27,496.84</b>	<b>.15</b>	<b>4,190.68</b>



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\* Code: W indicates Wash Sale  
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**BERNSTEIN FAMILY INVESTMENT LLLP**  
 Account Number: W 32635-00-0

## Capital Gain and Loss Schedule

### Short-Term Non Covered

Description	Stock and other symbol Cusip	Code*	Date Acquired Date Sold	Units	Sales Price	Cost or Other Basis	Adjustments to gain or loss	Gain or Loss Ordinary Income**
CANADIAN GOVERNMENT - CAD 8% JUN 01 2023 DTD 08/17/1992 HELD BY EUROCLEAR ISIN CA135087UT96 SEDOL 2174293	1350909J9		12/06/12 12/06/12	10,000.000	16,071.15	12,078.48		3,892.67 100.00 F
JPM STR INC OPP FD FUND 3844	JSOS 4812A4351		12/16/11 12/05/12	31.703	374.41	358.89		15.52
QUEENSLAND TREASURY CORP 6.000% 09/14/2017 DTD 09/14/2006 HELD BY EUROCLEAR ISIN US748305BG31 SEDOL B1L3004	7483059H4		12/07/12 12/05/12	30,000.000	34,659.84	22,135.06		12,524.78
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44	VWAH 922907407		Various 02/22/12	54.842	601.62	579.11		22.51
<b>Total Short-Term Non Covered</b>					<b>51,707.02</b>	<b>35,151.54</b>		<b>16,455.48</b> <b>100.00 F</b>



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F indicates Foreign Exchange gain or loss on Capital transactions

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BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: w 32635-00-0

### Capital Gain and Loss Schedule

#### Long-Term Covered

Description	Stock and other symbol Cusip	Code*	Date Acquired Date Sold	Units	Sales Price	Cost or Other Basis	Adjustments to gain or loss	Gain or Loss Ordinary Income**
ABBOTT LABORATORIES	ABT 002824100		02/14/11 11/13/12	350.000	22,621.71	16,158.00		6,463.71
CHEVRON CORP	CVX 166764100		02/14/11 12/12/12	200.000	21,505.51	19,424.00		2,081.51
COCA-COLA CO	KO 191216100		03/02/11 12/12/12	500.000	18,714.57	16,237.50		2,477.07
INVESCO HIGH YIELD MUNI FD Y	ACTD 001419654		07/02/10 10/26/12	27.765	281.26	261.82		19.44
JOHNSON CONTROLS INC	JCI 478366107		03/02/11 11/13/12	300.000	7,471.83	12,164.00		-4,692.17
MERCK AND CO INC	MRK 58933Y105		11/10/11 12/12/12	500.000	22,499.49	17,590.00		4,909.49
PEOPLE'S UNITED FINANCIAL INC	PBCT 712704105		02/14/11 08/03/12	1,000.000	11,409.74	13,320.00		-1,910.26
PROCTER & GAMBLE CO	PG 742718109		03/02/11 12/12/12	200.000	14,089.35	12,588.00		1,501.35



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BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: W 32635-00-0

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F indicates Foreign Exchange gain or loss on Capital transactions

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## Capital Gain and Loss Schedule

### Long-Term Covered

<i>Description</i>	<i>Stock and other symbol Cusip</i>	<i>Code*</i>	<i>Date Acquired Date Sold</i>	<i>Units</i>	<i>Sales Price</i>	<i>Cost or Other Basis</i>	<i>Adjustments to gain or loss</i>	<i>Gain or Loss Ordinary Income**</i>
SOUTHERN CO	SO		03/02/11	300.000	14,089.68	11,437.00		2,652.68
	842587107		08/03/12					
<b>Total Long-Term Covered</b>					<b>132,683.14</b>	<b>119,180.32</b>		<b>13,502.82</b>



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F indicates Foreign Exchange gain or loss on Capital transactions

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BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: W 32635-00-0

### Capital Gain and Loss Schedule

#### Long-Term Non Covered

Description	Stock and other symbol Cusip	Code*	Date Acquired Date Sold	Units	Sales Price	Cost or Other Basis	Adjustments to gain or loss	Gain or Loss Ordinary Income**
APPLE INC.	AAPL 037833100		10/16/08 10/26/12	125.000	74,180.83	11,750.00		62,430.83
BERKSHIRE HATHAWAY INC DEL CL B	BRK 084670702		10/27/08 11/13/12	200.000	17,122.61	14,400.00		2,722.61
BLACKSTONE GROUP LP	BX 09253U108		08/21/09 11/13/12	1,000.000	14,369.67	13,530.00		839.67
BP PLC SPONS ADR	BP 055622104		Various 11/13/12	325.000	13,098.20	13,867.00		-768.80
DEUTSCHE BANK AG LONDON NOTES 5 3/8% OCT 12 2012 DTD 10/12/2007	2515A0HQ9		02/10/09 08/03/12	22,000.000	22,143.00	22,324.50		-181.50
DOW CHEMICAL CO	DOW 260543103		11/25/08 02/17/12	575.000	19,794.64	10,436.25		9,358.39
DOW CHEMICAL CO	DOW 260543103		Various 12/12/12	700.000	21,732.51	10,738.75		10,993.76
DUKE ENERGY CORP NEW CASH IN LIEU OF FRACTIONAL SHARES	DUK 26441C204		00/00/00 08/07/12		44.48	.00		44.48
DUKE ENERGY CORP NEW	DUK 26441C204		Various 11/13/12	916.000	56,864.76	41,675.50		15,189.26
EATON VANCE MUNICIPAL BOND FUND	EIM 27827X101		11/11/08 12/05/12	2,500.000	36,897.16	25,000.00		11,897.16



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BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: W 32835-00-0

\* Code: W indicates Wash Sale

L indicates a Nondeductible Loss other than a Wash Sale

\*\* Ordinary Income: O indicates Ordinary Income gain or loss

F indicates Foreign Exchange gain or loss on Capital transactions

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### Capital Gain and Loss Schedule

#### Long-Term Non Covered

Description	Stock and other symbol Cusip	Code*	Date Acquired Date Sold	Units	Sales Price	Cost or Other Basis	Adjustments to gain or loss	Gain or Loss Ordinary Income**
EATON VANCE TAX-MANAGED DIVERSIFIED EQUITY FUND	ETY 27828N102		01/12/09 11/13/12	1,500.000	14,069.68	11,392.90		2,676.78
EATON VANCE SR FLOATING RATE FUND	EFR 27828Q105		02/12/09 12/05/12	2,000.000	32,432.76	17,960.00		14,472.76
EATON VANCE TAX ADVANTAGED GLOBAL DIVIDEND INCOME FUND	ETG 27828S101		Various 11/13/12	1,750.000	23,432.29	18,859.98		4,572.31
EATON VANCE TAX-MANAGED GLOBAL BUY WRITE OPPORTUNITIES FUND	ETW 27829C105		08/21/09 11/13/12	1,000.000	10,760.13	10,242.06		518.07
ELI LILLY & CO	LLY 532457108		08/21/09 12/12/12	300.000	14,582.67	10,038.00		4,544.67
ENERGY TRANSFER PARTNERS L P	ETP 29273R109		09/23/09 11/13/12	400.000	16,767.62	17,364.00		-596.38
EXXON MOBIL CORP	XOM 30231G102		10/16/08 11/13/12	250.000	21,509.51	15,500.00		6,009.51
FEDERAL REPUBLIC OF BRAZIL NOTES 8% JAN 15 2018 DTD 8/1/2005	105756BH2		02/06/09 01/17/12	1,111.110	1,111.11	1,006.48		70.25 34.38 O
FEDERAL REPUBLIC OF BRAZIL NOTES 8% JAN 15 2018 DTD 8/1/2005	105756BH2		02/06/09 07/18/12	1,111.110	1,111.11	1,006.48		64.36 40.27 O



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L indicates a Nondeductible Loss other than a Wash Sale

\*\* Ordinary Income: O indicates Ordinary Income gain or loss

F indicates Foreign Exchange gain or loss on Capital transactions

Corrected Copy 03/11/2013

BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: w 32635-00-0

### Capital Gain and Loss Schedule

#### Long-Term Non Covered

Description	Stock and other symbol Cusip	Code*	Date Acquired Date Sold	Units	Sales Price	Cost or Other Basis	Adjustments to gain or loss	Gain or Loss Ordinary income**
FEDERAL REPUBLIC OF BRAZIL NOTES 8% JAN 15 2018 DTD 8/1/2005	105756BH2		02/06/09 11/05/12	12,222.220	14,342.78	11,071.30		2,787.33 484.15 O
FIRST TRUST/ABERDEEN GLOBAL OPPORTUNITY INCOME FUND	337319107		09/25/09 12/03/12	1,500.000	26,544.57	22,303.05		4,241.52 C
FRONTIER COMMUNICATIONS CORPORATION	FTR 35906A108		Various 07/19/12	156.000	539.66	1,086.31		-546.65
GENERAL ELECTRIC COMPANY NOTES 5% FEB 1 2013 DTD 1/28/2003	369604AY9		02/06/09 12/05/12	23,000.000	23,126.50	23,368.11		-241.61
GOLDMAN SACHS GROUP INC NOTES 5 1/4% OCT 15 2013 DTD 10/14/2003	38141GDQ4		02/06/09 12/05/12	22,000.000	22,759.00	21,273.88		890.51 594.61 O
GOOGLE INC CL A	GOOG 38259P508		01/21/10 07/19/12	50.000	29,700.83	27,850.00		1,850.83
GOOGLE INC CL A	GOOG 38259P508		01/21/10 11/13/12	50.000	32,911.26	27,850.00		5,061.26
GS MORTGAGE SECURITIES CORPORATION II SER 2007-GG10 CL A4 FLOATING RATE AUG 10 2045 DTD 07/01/2007	36246LAE1		02/02/09 03/12/12	50,000.000	55,609.38	29,593.75		26,015.63



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J.P.Morgan



BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: w 32635-00-0

\* Code: W indicates Wash Sale

L indicates a Nondeductible Loss other than a Wash Sale

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Corrected Copy 03/11/2013

### Capital Gain and Loss Schedule

#### Long-Term Non Covered

Description	Stock and other symbol Cusip	Code*	Date Acquired Date Sold	Units	Sales Price	Cost or Other Basis	Adjustments to gain or loss	Gain or Loss Ordinary Income**
INVESCO HIGH YIELD MUNI FD Y	ACTD 001419654		08/26/09 10/26/12	4,055.416	41,081.37	34,754.91		6,326.46
ISHARES S&P GLOBAL TELECOMMUNICATION	IXP 464287275		08/21/09 12/10/12	200.000	11,542.73	10,322.00		1,220.73
JOHN DEERE CAPITAL CORP 5.10% JAN 15 2013 DTD 1/10/2003	244217BK0		02/04/09 12/05/12	10,000.000	10,035.00	10,466.85		-431.85
JOHN DEERE CAPITAL CORP MEDIUM TERM NOTE 4.9% SEP 09 2013 DTD 09/08/2008	24422EQU6		02/06/09 12/05/12	15,000.000	15,457.50	15,394.28		63.22
JPM STR INC OPP FD FUND 3844	JSOS 4812A4351		Various 12/05/12	2,123.812	25,082.22	25,474.81		-392.59
KINDER MORGAN ENERGY PARTNERSHIP L P UNIT OF LIMITED PARTNERSHIP INT	KMP 494550106		Various 11/13/12	400.000	31,329.19	19,400.00		11,929.19
KRAFT FOODS GROUP INC COM	KRFT 50076Q106		11/06/08 10/26/12	250.000	11,207.31	7,368.90		3,838.41
MONDELEZ INTERNATIONAL-W/I	MDLZ 609207105		11/06/08 10/26/12	750.000	19,611.80	13,631.10		5,980.70





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Corrected Copy 03/11/2013

BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: W 32635-00-0

### Capital Gain and Loss Schedule

#### Long-Term Non Covered

Description	Stock and other symbol Cusip	Code*	Date Acquired Date Sold	Units	Sales Price	Cost or Other Basis	Adjustments to gain or loss	Gain or Loss Ordinary Income**
MS CONT BUFF EQ SPX 4/10/12 75% CONTIN BARRIER - 12%CPN- 30%MAXPMT INITIAL LEVEL-09/24/10 SPX: 1148.67	617482NR1		09/24/10 04/10/12	50,000.00	60,894.78	50,000.00		10,894.78
NEW ZEALAND GOVERNMENT-NZD 6% APR 15 2015 DTD 04/15/2003 HELD BY EUROCLEAR ISIN NZGOVD0004R7 SEDOL 6610726	G627849B4		02/04/09 12/05/12	42,000.00	37,045.93	23,764.68		.00 13,281.25 F
NORWEGIAN GOVERNMENT -NOK 6.50% MAY 15 2013 DTD 05/15/2002 HELD BY EUROCLEAR ISIN NO0010144843 SEDOL 7381076	6669999A7		02/06/09 10/29/12	202,000.00	35,826.41	34,176.14		.00 1,650.27 F
NUVEEN AMT-FREE MUNICIPAL INCOME FUND	NEA 670657105		Various 12/05/12	1,500.00	23,081.47	19,902.00		3,179.47
NUVEEN SELECT TAX FREE INCM SH BEN INT	NXQ 67063C106		Various 12/05/12	1,250.00	18,348.58	16,054.74		2,293.84
PETROBRAS INTERNATIONAL FINANCE NOTES 9 1/8% JUL 2 2013 DTD 7/2/2003	71645WAG6		02/06/09 12/05/12	15,000.00	15,600.00	17,289.97		-1,689.97
PROCTER & GAMBLE CO	PG 742718109		10/23/08 12/12/12	250.000	17,611.68	14,400.00		3,211.68



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J.P.Morgan





BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: W 32635-00-0

\* Code: W indicates Wash Sale

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Corrected Copy 03/11/2013

### Capital Gain and Loss Schedule

#### Long-Term Non Covered

Description	Stock and other symbol Cusip	Code*	Date Acquired Date Sold	Units	Sales Price	Cost or Other Basis	Adjustments to gain or loss	Gain or Loss Ordinary Income**
REPUBLIC OF SOUTH AFRICA - ZAR 8.75% DEC 21 2014 DTD 12/21/2002 HELD BY EUROCLEAR ISIN ZAG000019878 SEDOL 6711953	S691249Q0		02/04/09 10/26/12	105,000.000	12,975.21	11,157.01		207.48 1,610.72 F
REPUBLIC OF PERU NOTES 9 1/8% FEB 21 2012 DTD 8/21/2002	715638AL6		02/06/09 02/21/12	20,000.000	20,000.00	22,279.90		-2,279.90
SECTOR SPDR TR SBI INT-FINL SEDOL 2364038	XLF 81369Y605		Various 10/26/12	3,000.000	46,918.94	30,529.20		16,389.74
SUNCOR ENERGY INC - CAD MEDIUM TERM NOTES 5.8% MAY 22 2018 DTD 05/22/2008 HELD BY EUROCLEAR ISIN CA86721ZAC38 SEDOL B39QM69	86721Z9B7		02/03/09 12/05/12	20,000.000	23,364.72	14,513.26		5,244.88 3,606.58 F
SWEDISH GOVERNMENT - SEK 5.50% OCT 8 2012 DTD 10/08/2001 HELD BY EUROCLEAR ISIN SE0000909640 SEDOL 7334821	H334829A2		02/06/09 10/09/12	80,000.000	11,869.82	11,006.43		.00 863.39 F



BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: W 32635-00-0

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Corrected Copy 03/11/2013

### Capital Gain and Loss Schedule

#### Long-Term Non Covered

Description	Stock and other symbol Cusip	Code*	Date Acquired Date Sold	Units	Sales Price	Cost or Other Basis	Adjustments to gain or loss	Gain or Loss Ordinary Income**
TELECOM ITALIA FIN SA - EUR			02/06/09	12,000.000	15,696.26	15,959.56		-263.30
MEDIUM TERM NOTE 6.875% JAN 24 2013 DTD 01/24/2003 HELD BY EUROCLEAR ISIN XS0161101679 SEDOL 7533510	H534659C8		10/29/12					
TSY 5% 2018 - GBP			02/04/09	12,000.000	23,230.94	19,131.52		2,063.21
5% MAR 07 2018 DTD 05/25/2007 HELD BY EUROCLEAR ISIN GB00B1VWPC84 SEDOL B1VWPC8	8712919B8		12/05/12					2,036.21 F
UNITED MEXICAN STATES NOTES 6 3/8% JAN 16 2013 DTD 1/16/2003	91086QAK4		02/06/09 12/05/12	24,000.000	24,084.00	24,993.13		-909.13
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44	VWAH 922907407		Various 02/22/12	2,187.715	23,999.22	22,936.16		1,063.06
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44	VWAH 922907407		09/23/09 07/19/12	169.532	1,895.36	1,776.70		118.66
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44	VWAH 922907407		Various 12/05/12	2,833.029	32,523.18	29,614.76		2,908.42
VERIZON COMMUNICATIONS 5 1/2% FEB 15 2018 DTD 02/12/2008	92343VAL8		02/06/09 12/05/12	21,000.000	25,172.70	21,296.30		3,876.40



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J.P.Morgan



BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: W 32635-00-0

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Corrected Copy 03/11/2013

### Capital Gain and Loss Schedule

#### Long-Term Non Covered

Description	Stock and other symbol Cusip	Code*	Date Acquired Date Sold	Units	Sales Price	Cost or Other Basis	Adjustments to gain or loss	Gain or Loss Ordinary Income**
WAL-MART STORES INC			02/06/09	15,000.000	18,394.50	16,397.62		1,996.88
SR NOTES 5.8% FEB 15 2018 DTD 08/24/2007	931142CJ0		12/05/12					
WELLS FARGO FDS TR INTRMDT TXFR A	WFIT 949921597		Various 12/05/12	12,601.733	149,960.63	55,015.10		94,945.53
WESTERN ASSET MUN HIGH INCOME FUND	MHF 95766N103		Various 10/26/12	1,500.000	12,630.70	10,500.00		2,130.70
<b>Total Long-Term Non Covered</b>					<b>1,434,030.87</b>	<b>1,050,995.33</b>		<b>358,833.71</b> <b>1,153.41 O</b> <b>23,048.42 F</b>



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Corrected Copy 03/11/2013

BERNSTEIN FAMILY INVESTMENT LLLP

Account Number: w 32635-00-0

### Capital Gain and Loss Schedule

#### Transactions with Unknown/Missing Tax Cost Basis

Description	Stock and other symbol Cusip	Date Acquired Date Sold	Units	Sales Price	Cost or Other Basis	Adjustments to gain or loss	Gain or Loss	Ordinary Income*
HUTCHISON WHAMP INTERNATIONAL LTD 6 1/2% SER REGS FEB 13 2013 DTD 2/13/2003	G4672QAA2	09/01/10 12/05/12	9,000.000	9,072.00				
VANGUARD MUNI BD FD INC HI YLD PORT FUND 44	VWAH 922907407	09/07/10 12/05/12	18.125	208.06				
<b>Total Unknown / Missing Tax Cost</b>				<b>9,280.06</b>				



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Corrected Copy 03/11/2013

BERNSTEIN FAMILY INVESTMENT LLLP  
Account Number: W 32635-00-0

### REMIC / CMO / CDO Accrual Detail Report

Security

Description	Cusip Number	Issue Date	Coupon Rate	Maturity Date
GS MORTGAGE SECURITIES CORPORATION	36246LAE1	07/01/2007	5.78	08/10/2045

Detail										STATUS RELEASED
Accrual Period Begins	Days Held	Beginning Redemption Bal/\$MOF	Beginning Adj Issue PRC/\$MOF	Discount Market Fraction	OID Rate \$MOF/Day	OID Accrual Period Amt	Accrued Interest \$MOF/Day	Accrued Interest Period Amt	Interest Received	Total Pass thru Expenses
01/01/12	9	1000.00000	995.78580	0.0048103	.0000000	0.00	0.1662164	74.80	0.00	0.00
01/10/12	30	1000.00000	995.78580	0.0157634	.0000000	0.00	0.1607832	241.17	0.00	0.00
02/10/12	30	1000.00000	995.78580	0.0160125	.0000000	0.00	0.1607570	241.14	0.00	0.00
03/10/12	5	1000.00000	995.78580	0.0028023	.0000000	0.00	0.1660985	41.52	0.00	0.00
<b>Total</b>	<b>74</b>					<b>0.00</b>		<b>598.63</b>	<b>*</b>	<b>0.00</b>

\* THIS IS IMPORTANT TAX INFORMATION AND IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. IF YOU ARE REQUIRED TO FILE A RETURN, A NEGLIGENCE PENALTY OR OTHER SANCTION MAY BE IMPOSED ON YOU IF THIS INCOME IS TAXABLE AND THE IRS DETERMINES THAT IT HAS NOT BEEN REPORTED.

PLEASE NOTE THAT THE OID ACCRUALS SHOWN ARE COMPUTED ASSUMING YOU BOUGHT THE SECURITY AT ITS ISSUE PRICE. IF YOU DID NOT, YOU MAY BE REQUIRED TO REPORT A 'MARKET DISCOUNT' ACCRUAL AS A SUBSTITUTE FOR OID AMOUNT. THE RULES FOR REPORTING OID OR MARKET DISCOUNT, AS WELL AS INTEREST ON AN ACCRUAL BASIS ARE NEW, COMPLEX AND SUBJECT TO INTERPRETATION. YOU ARE STRONGLY URGED TO CONSULT YOUR TAX ADVISOR OR ACCOUNTANT.



CBIZ MHM, LLC

Bernstein Family Investments, LLLP
c/o Tescher & Spallina, P.A.
Attn: Robert Spallina
4855 Technology Way, Suite 720
Boca Raton, FL 33431

Invoice No. 112664
Date 11/27/2013
Client No. 4002518.0
Total Amount Due \$ 20,203.60

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK

Professional Services Rendered Through October 31, 2013

Posting transactions and preparation of adjusting journal entries for the year ended December 31, 2012.

Preparation of bank reconciliation.

Accumulation of information and preparation of Federal Partnership Income Tax Returns for the calendar year ended December 31, 2012.

Analysis of 12 months of brokerage accounts from JP Morgan.

Various communications with Chris Prindle and Robert Spallina. \$ 19,994.20
Previous Balance 209.40
Total Amount Due \$ 20,203.60

Table with 6 columns: 0 - 30, 31 - 60, 61 - 90, 91 - 120, Over 120, Balance. Values: 19,994.20, 0.00, 0.00, 0.00, 209.40, 20,203.60

Invoice Due Upon Receipt
Payments Received Are Posted Through Above Invoice Date

Client Name: Bernstein Family Investments, LLLP
Invoice No.: 112664

Client No: 4002518
Invoice Date: 11/27/2013

Make check payable to: CBIZ MHM, LLC
Remit payment to: PO Box 953152, St. Louis, MO 63195-3152
Ph: 561.994.5050 ~ F: 561.241.0071 ~ www.cbizsouthflorida.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.

## Robert Spallina

---

**From:** Messuri, Anthony [AMessuri@cbizgl.com]  
**Sent:** Wednesday, December 11, 2013 2:56 PM  
**To:** Robert Spallina  
**Cc:** DeRosa, Linda; Thierman, Abigail; Lewin, Jerry  
**Subject:** RE: Information to confirm

Robert,

Please see below:

Keep in mind that in addition to the \$75,000 1099 from Arbitrage to Simon: Simon also took distributions from his IRA in 2012 totaling \$300,000, prior to his death. Both of which will be reported on his 2012 Form 1040.

Please get back to us as soon as possible as we will file for an extension since the return is due by Monday 12/16/13.

Thanks,

Anthony

**From:** Thierman, Abigail  
**Sent:** Wednesday, December 11, 2013 2:39 PM  
**To:** Messuri, Anthony  
**Cc:** DeRosa, Linda  
**Subject:** Information to confirm

Anthony,

We are in the process of preparing the form 1041 for the fiscal year beginning 9/13/2012 and ended 8/31/2013 for the Estate of Simon L. Bernstein.

Please confirm the following with Rob Spellina:

- We will prepare a return for the estate including a section 645 election including the income from the Estate and the Simon L. Bernstein Trust Agreement.
- Confirm that no distributions were made during the fiscal year.
- Was a form 706 prepared?
- Confirm Estate Tax ID# 30-6329442
- Confirm Trust Tax ID#- 30-6329441
- Confirm that Robert L. Spallina and Donald R. Tescher should be listed as both co-Personal Representatives and co-Trustees
- Confirm whether we should use the attorneys' address on the return
- We understand that we have the following sources of income for the estate:
  - a. K-1 from Bernstein Family Investments LLLP
  - b. K-1 from Bernstein Holdings LLC
  - c. LIC Holdings

- d. JP Morgan- we have confirmed with Joey Jarvis that there was no income in any of the JP Morgan accounts after date of death. He also told us that 300,000 was distributed from Mr. Bernstein's IRA prior to his death (with no tax withheld from the distribution).
- e. Please let us know if there is any other income that we may have missed.
- Do we need to include any information regarding the Simon L. Bernstein Irrevocable Trust?

***[Anthony Messuri] Are there any other expenses at all paid for the estate that should be deducted on the Form 1041?***

Thanks,

Abby

Abigail Thierman, JD, LLM, CPA, CFP® | Senior Tax Manager  
CBIZ MHM, LLC

&

Mayer Hoffman McCann P.C.,

*An Independent CPA Firm*

1675 N. Military Trail, 5th Floor

Boca Raton, Florida 33486

p: 561-922-3058

f: 561-241-0071

e: [athierman@cbiz.com](mailto:athierman@cbiz.com)



J.P. Morgan IRA Withdrawal Request

DECLARED

J.P.Morgan

A. IRA Holder SIMON BEANSTEIN Account Number W32585007

B. Distribution Information

I DIRECT THE CUSTODIAN TO DISTRIBUTE THE AMOUNT REQUESTED FOR THE FOLLOWING REASON (SEE EXPLANATION ON REVERSE):

- Transfer, Revocation, Disability, Death, Prohibited Transaction, Rollover to Employer Plan, Early Distribution (IRS Penalty Applies), Early Distribution (IRS Penalty Exception), Normal Distribution for Tax Year 2013, Excess Contribution Removal, Same Year Recharacterization, Prior Year Recharacterization

If excess contribution removal was selected, please answer the following questions:

Was contribution made in a prior year? If Yes, Is contribution being removed prior to the tax return due date of the year for which the contribution was made? No Yes

PAYMENT INSTRUCTIONS:

Amount: Entire Account \$25,000 (specify amount) Check here if distribution includes amounts attributed to Required Minimum Distribution

Transfer Type:

- In Kind - cash, securities and eligible mutual funds, Liquidate only my mutual funds and transfer cash and securities, Liquidate all my assets and transfer cash, Transfer only the following assets from my account

Description of asset: CNF Quantity or ALL \$25,000

Transfer Instructions: Transfer to JPMorgan Account 478015220 ESTATE OF SIMON BEANSTEIN

Account Title at Outside Institution, Outside Institutional Routing #, Customer Account #

Distribution Commencement Date, Frequency One-Time, Monthly, Quarterly, Annually, Other

BENEFICIARY (or Former Spouse) INFORMATION, if applicable

NOTE: This section should be completed by a beneficiary taking a death distribution or a former spouse taking a distribution as a result of a property settlement. DO NOT use this section to name or change your beneficiary(ies).

Beneficiary's (or Former Spouse's) Name Relationship

Address City State Zip

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

C. Withholding Election (Substitute form W-4P)

THIS FORM CONTAINS WITHHOLDING NOTICE INFORMATION. UNLESS YOU ELECT OTHERWISE, 10% FEDERAL INCOME TAX WILL BE WITHHELD FROM YOUR IRA DISTRIBUTION. THIS FORM IS FOR ALL DISTRIBUTIONS, EXCEPT TRANSFERS. PLEASE NOTE THAT STATE TAX WITHHOLDING MAY APPLY EVEN IF YOU DO NOT MAKE AN ELECTION BELOW AS SOME STATES HAVE MANDATORY WITHHOLDING REQUIREMENTS.

Federal Tax Withholding

- Effective 12/31/13, I elect not to have Federal income tax withheld. I understand that I am still liable for the payment of Federal income tax on the amount received. I also understand that I may be subject to Federal income tax penalties under the estimated tax payment rules if my payments of the estimated tax and withholding are insufficient. Withhold Federal income tax at a rate of (%) (not less than 10 percent) or in the amount of (\$) from the amount withdrawn.

State Tax Withholding

- Effective 12/31/13, I elect not to have State income tax withheld. State of Residence FL Withhold State tax at a rate of (%) or in the amount of \$ from the amount withdrawn (if applicable).

I certify that I am the proper party to receive payment(s) from this IRA and that all information provided by me is true and accurate. I have read and understand the Rules and Conditions Applicable to Withdrawals on page 2 of this form and agree to abide by those rules and conditions. I understand that the Custodian does not give tax or legal advice, and that I am advised to consult a lawyer about the tax, legal, and estate-planning issues affecting my accounts. I expressly assume the responsibility for any adverse consequences which may arise from this withdrawal and I agree that the Custodian, in any capacity, shall in no way be held responsible.

D. Signature IMPORTANT PLEASE READ ABOVE BEFORE SIGNING

Signature of IRA Holder, Beneficiary, or Former Spouse Date 12/31/13 Print Name ROBERT SPALLINA JR.

Authorized Signature of Custodian Date Print Name

J.P. Morgan Use Only 1 of 3 Title Banker/Investor SPN SSN CAS 5/12 US930

**Rules and Conditions Applicable to Withdrawals**

**I MUST SUPPLY ALL REQUESTED INFORMATION SO THE CUSTODIAN CAN DO THE PROPER TAX REPORTING. I MAY NOT REQUEST A DISTRIBUTION ON BEHALF OF ANOTHER BENEFICIARY. THE TERM IRA WILL BE USED BELOW TO MEAN TRADITIONAL IRAS, UNLESS OTHERWISE SPECIFIED.**

**DISTRIBUTION INFORMATION**

If I am establishing periodic distributions from my IRA, I must:

1. Take at least the minimum amount required by the Internal Revenue Code, if I am age 70½ or older.
2. Give the Custodian the discretion to withdraw the funds from any investment instrument if I fail to indicate from which investment instrument amounts are to be withdrawn.
3. Continue receiving distributions in the instructed manner until: (a) I furnish the Custodian new written instructions, (b) my death, or (c) my account is depleted, whichever occurs first

**DISTRIBUTION REASON**

I am required to give the reason for taking the withdrawal from the IRA. If more than one numeric reason applies, I must complete a separate Withdrawal Request for each reason. If an alpha reason applies in addition to a numeric reason, complete only this Withdrawal Request, specifying both distribution reasons.

**Transfer.** A transfer may be made by an IRA holder, surviving spouse beneficiary, or recipient under a transfer incident to a divorce. In addition, the IRS has indicated that a non-spouse beneficiary can transfer the IRA as long as the IRA into which amounts are being moved is set up and maintained in the name of the deceased owner for the benefit of the beneficiary. No IRS reporting is required for a transfer.

**Revocation.** If I receive a disclosure statement at the time I establish my IRA, I have the right to revoke my IRA within seven days of its establishment. If revoked, I am entitled to a full return of the contribution I made to my IRA. When reporting a revocation, the return of a regular or spousal contribution is reported on IRS Form 1099R using Code 1 if earnings on the contribution are distributed or Code 8 if no earnings in the contribution are distributed. A rollover, transfer or SEP contribution return is reported on IRS Form 1099R using Code 1 or 7, depending on the age of the IRA holder.

**Early Distribution (IRS Penalty Applies).** If I am under age 59½ and take a distribution from my IRA, it will generally constitute an early distribution. Unless an exception to the penalty applies, I must pay the appropriate penalty tax to the IRS. In addition, the Custodian may impose substantial penalties for early withdrawal of time deposits. IRA holders who roll an early distribution over into another IRA (or in some cases a Roth IRA) will not be subject to the early distribution penalty. An early distribution is reported on IRS Form 1099R using Code 1. Payments made to pay medical expenses which exceed 7.5 percent of my adjusted gross income and distributions to pay for health insurance if I have separated from employment and have received unemployment compensation under a federal or state program for at least 12 weeks are exempt from the 10 percent penalty (effective Jan. 1, 2013 increases from 7.5% to 10%); payments to cover certain qualifying education expenses; and qualified first-time home purchases (up to \$10,000) are all exempt from the 10 percent penalty. However, these distributions are reported to the IRS using Code 1 and I must file IRS form 5329 to claim an exemption.

**Early Distribution (IRS Penalty Exception).** If I am under 59½ and take a distribution to which an exception under Internal Revenue Code (IRC) 72(t) applies (i.e., substantially equal periodic payment as defined in IRC Section 72(t)(2)(A)(iv), distribution made to pay an IRS levy, direct conversions to a Roth IRA from a Traditional IRA, etc.), I may be exempt from the early distribution penalty. The Custodian, however, may impose substantial penalties for early withdrawal of time deposits. An early distribution with exception is reported on IRS Form 1099R using Code 2.

**Disability.** I may take a distribution due to disability only if the disability renders me unable to engage in any substantial gainful activity and it is medically determined that the condition will last continuously for at least 12 months or lead to my death. Disability distributions are reported on IRS Form 1099R using Code 3.

**Death.** If I am requesting a distribution as a beneficiary, I must furnish proof, in a form acceptable to the Custodian, to verify my entitlement to receive the distribution. This verification should be used by surviving spouse beneficiaries electing to treat the IRA as their own. Death distributions are reported on IRS Form 1099R using Code 4. Use Code G (with Code 4) for a surviving spouse who elects a direct rollover to a qualified plan.

**Prohibited Transaction.** If I have performed a prohibited transaction as defined in IRC Section 4975(c), I may be subject to an IRS penalty. If the prohibited transaction is not corrected in a timely manner, an additional penalty may be imposed. Prohibited transactions are reported on IRS Form 1099R using Code 5.

**Normal Distribution.** If I am over age 59½, I may take IRA distributions any time I wish without incurring an IRS early distribution penalty. Normal distributions are reported on IRS Form 1099R using Code 7. I am required to take a minimum distribution from my IRA by April 1 of the year following the year I attain age 70 1/2 (required beginning date) and the end of that year and of each year thereafter. The minimum distribution for any taxable year is equal to the amount obtained by dividing the account balance at the end of the preceding year by the appropriate life expectancy factor. Waiting until April 1 of the following year will require you to take a second payment that year so you may want to indicate for which tax year the required minimum distribution is for, so you do not miss a payment.

**Excess Contribution Removal.** If I have made an excess contribution to my IRA, I must take the appropriate steps to remove or redesignate the distribution. Depending upon when I take the necessary corrective action and the amount of the excess contribution, I may have to pay the IRS either an excess contribution or early distribution penalty tax, or both. Code 1, 8 or P (or a combination of these codes) will be applicable on IRS Form 1099R depending on the timing of the removal.

**Direct Rollover to Employer Plan.** If I qualify, I may roll over taxable IRA assets to my employer's qualified plan, 403(a) annuity plan, 403(b) taxsheltered annuity, or governmental 457(b) plan. The rules governing rollovers are very complex. I am advised to seek a competent tax advisor if I have any questions regarding my eligibility to complete a rollover. A direct rollover to an employer's qualified plan, 403(b), or governmental 457(b) plan is reported on IRS Form 1099R using Code G.

**Same Year Recharacterization.** If I make a contribution to my Traditional IRA, I may recharacterize the amount as a Roth IRA contribution by transferring the amount of the contribution and the earnings attributable to a Roth IRA before my tax return due date (including extensions) for such tax year. Recharacterizations that occur in the same year for which the contributions being recharacterized were made are reported on IRS Form 1099R using Code N.

**Prior Year Recharacterization.** If a recharacterization of a contribution, as described in the paragraph above, occurs after the year for which the contribution being recharacterized was made, Code R is used on IRS Form 1099R.

I must include all amounts I receive from the IRA in my gross income except amounts attributable to nondeductible contributions and amounts rolled back into an IRA. I will receive distribution reports from the Trustee or Custodian to assist me with reporting this income.

**WITHHOLDING NOTICE INFORMATION (Form W-4P/OMB No. 1545-0074)**

**Basic Information About Withholding From Pensions And Annuities**

Generally, Federal income tax withholding applies to payments made from pension, profit sharing, stock bonus, annuity and certain deferred compensation plans, IRAs, and commercial annuities.

**Purpose Of Form W-4P**

Unless I elect otherwise, Federal income tax will be withheld from payments from Individual Retirement Accounts (IRAs). I can use Form W-4P, or a substitute form, such as that contained on this form, furnished by the Custodian, to instruct my Custodian to withhold no tax from my IRA payments (or to revoke this election). This substitute form should be used only for distributions from IRAs which are payable upon demand.

**Nonperiodic Payments**

Payments from IRAs that are payable upon demand are treated as nonperiodic payments for Federal income tax purposes. Generally, nonperiodic payments must have income tax withheld at a rate not less than 10 percent. I can elect to have no income tax withheld from a nonperiodic payment (IRA payment) by filing Form W-4P or a substitute form with the Trustee or Custodian and checking the appropriate box on that form. My election will remain in effect for any subsequent distribution unless I change or revoke it. For more information, please see Publication 505, Tax Withholding and Estimated Tax, and Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, available from most IRS offices.

*Caution: Remember that there are penalties for not paying enough tax during the year, through either withholding or estimated tax payments. New retirees should see Publication 505. It explains the estimated tax requirements and penalties in detail. I may be able to avoid quarterly estimated tax payments by having enough tax withheld from my IRA using Form W-4P.*

**Revoking The Exemption From Withholding**

If I want to revoke my previously filed exemption from withholding, I must file another Form W-4P with the Custodian and check the appropriate box on that form.

**Statement Of Income Tax Withheld From My IRA**

By January 31 of next year, I will receive a statement from my Custodian showing the total amount of my IRA payments and the total Federal income tax withheld during the year. Copies of Form W-4P will not be sent to the IRS by the Custodian.

**SIGNATURE**

My signature is required to certify that the information I have provided is true and correct and that I am aware of all the circumstances affecting this IRA withdrawal.

P. O. Box 6076  
Newark, DE 19714-6076  
Address Service Requested



003717 - P1 of 1 NSPOBSR3-Z1 000000  
**BERNSTEIN FAMILY INVST LLLP**  
950 PENINSULA CORP CIR #3010  
BOCA RATON FL 33487-1387



3514080190020371701

**IT IS AGREED BETWEEN YOU AND JPMCC:**

1. It is agreed between you and us that this transaction, as described on the face hereof, is subject to the following terms and conditions. This confirmation shall inure to our benefit including successors and assigns and shall be conclusive if not objected to promptly to in writing.
2. If required payment or delivery of securities is not made by settlement date, positions may be closed out and appropriate charges, including interest, may be made to your account.
3. Until fully paid for, securities in a cash account, as defined by Regulation T, are or may be periodically, without prior notice, hypothecated or rehypothecated, under circumstances which will permit the commingling of instruments carried for the accounts of other customers, for any amount, whether under general loans or otherwise, or may be loaned out or delivered on contracts for other customers without having in our possession and control a like amount of similar instruments.
4. On written request, we will furnish the time of execution, name of the other party, if applicable, and details of the remuneration received from other persons when we act as agent for such persons.
5. With respect to transactions involving an offering of securities, the underwriters may over-allocate or affect transactions which stabilize or maintain the market price of such securities at a level above that which might otherwise prevail in the open market. Such stabilizing, if commenced, may be discontinued at any time.
6. This transaction and all other transactions with us have been entered into in consideration of each other. In the event that (i) you shall default in respect of this or any other transaction with us, (ii) you apply for, consent to, or are the subject of an application or petition for the appointment of or the taking of possession by a receiver, custodian trustee, liquidator, or similar person of yourself or of all or a substantial part of your property, (iii) you admit, your inability or become generally unable to pay your debts as such debts become due or shall have a negative net worth, (iv) you make a general assignment for the benefit of your creditors, (v) you file, or have filed or entered against you, a petition or order for relief under Title 11 of the United States Code, as amended, or any similar law of any jurisdiction regarding reorganization, liquidation, dissolution, insolvency or relief of debtors, (vi) you have filed against you an application for a protective decree under Section 5 of the Securities Investor Protection Act of 1970, as amended, (vii) we believe that we may not be able to apply without delay properly we are holding or expect to receive from you against your obligation, or (viii) we believe that an event or circumstances has occurred which in our judgment materially impairs your creditworthiness or ability to perform your obligations, we may (a) cancel or otherwise liquidate this and any other transaction without prior notice to you, and you will be liable to us for any resulting loss, cost and expense, including cost of collection and attorney's fees, (b) set off any obligation to you against any of your obligations to us, or our affiliates, (c) reduce upon property securing any obligations to us or our affiliates and (d) take any other action necessary or appropriate to protect and enforce our rights under this or any other agreement between you and us or our affiliates, and to reduce any risk to us of loss or delay. Any grace or notice period required by agreement or custom prior to exercise of such remedies may be shortened or eliminated by us if, in our discretion, it is reasonable to do so under the circumstances. In order to secure any obligations to us or our affiliates under this or any other transaction you hereby grant to us a security interest in all securities moneys or other property heretofore or hereafter held by or for us or our affiliates. In the event of a breach or default hereunder, we shall have all rights and remedies available to a secured creditor under the Uniform Commercial Code as then in effect in New York, in addition to rights and remedies provided herein or otherwise by law.
7. Any repudiation, breach or default hereunder shall constitute a JPMCC's election a default under all other agreements or confirmations between us. Upon any repudiation, breach or default, JPMCC shall be entitled, without limiting other rights or remedies it may have, to liquidate, hedge or offset your obligation by sale of property in your account(s), purchase of property, cancellation of transactions, and/or offset against other accounts you may have at JPMCC or obligations of JPMCC to you. Purchases or sales may be public or private, and may be made without notice and in such manner as JPMCC may in its discretion determine. You shall remain liable for any balance due and any loss incurred by JPMCC in acting pursuant hereto.
8. If this transaction is a sale by you of an instrument not held in your account with us and it is not marked short, you represent that you own such instrument and it is agreed that you will promptly deliver such instrument to us.
9. No waiver, notice, demand or forbearance on the part of JPMCC shall be deemed continuing. If any provisions herein are or become inconsistent with any law, rule or regulation, such provision shall be deemed to be rescinded or modified accordingly and in all other respects this confirmation shall not be affected.
10. Monthly Account Statements shall be considered accepted and approved by you absent written notice of objection within ten days after receipt.
11. If any part of this Agreement is held to be void or unenforceable or inconsistent with any other agreement to which this confirmation relates, this shall not affect the validity or enforceability of the remaining parts of the confirmation. If the transaction involves securities, the parties acknowledge that it is a "securities contract" under 11 U.S.C. Section 741(7), as amended. You agree we may rely on all instructions we believe to be genuine.
12. This confirmation and all transaction hereunder are subject to, the constitution, by-laws, customs, and interpretations of the exchange or marketplace where executed, all applicable federal laws and regulations, and shall be governed by and construed in accordance with the law of the state of New York without regard to its conflict of laws provision.
13. American style short option positions are liable for assignment at any time; European style short options are subject to assignment only at expiration.
14. The "Fee" collected is intended to offset fees charged by various regulatory bodies. The amount collected may be more or less than the amount ultimately paid to the various regulatory bodies. In the event of the former, no reimbursement will be distributed back to you and, in the event of the latter, there will be no additional charge made to you.
15. The actual yield of an asset-backed security (securities which represent an interest in or are secured by a pool or receivables or other financial assets that are subject to continuous prepayment) may vary according to the rate at which the underlying assets are prepaid. Additional information concerning the factors that affect yield will be furnished upon written request.
16. JPMCC or an affiliate may act as Primary Market Maker or Competitive Market Maker in option trades executed on an options exchange, and may have a position (long or short) in such securities and may be on the opposite side of public orders executed in such securities.
17. This Confirmation is computed for payment in New York funds on settlement date. If payment is made at a later date, additional interest to date of payment may be charged.

18. The content and our communications with you made in connection with the transactions referred to herein contained (i) information obtained from multiple direct, indirect, affiliated, unaffiliated, public and proprietary data sources (including, but not limited to, identifying information, market data, calculated data, reference data, valuations, ratings, coupon and dividend status and other fundamental data), and (ii) information which is calculated based upon such information (including, but not limited to, market values, Estimated Yield and Estimated Annual Income). Although JPMCC believes these sources are reputable, it does not independently review or verify such information and neither JPMCC nor any such source will have any duty or obligation to verify, correct, complete or update any such information. Such information is being provided to you with all faults for use entirely at your own risk, without any warranty whatsoever by JPMCC or any such source. Neither JPMCC nor any such source shall have any liability whatsoever relating to any inaccuracy or lack of timeliness or completeness of such information or any use thereof or for omissions therefrom nor for any lost profits, indirect, special or consequential damages. Moreover, such sources retain exclusive proprietary rights in such information. You shall use such information only for your own use and purposes and not for use (other than in connection with the transaction for which the information is provided) or retransmission without prior written approval of the source, or for any unlawful or unauthorized purpose.
19. The "Options Fee" reflected is intended to offset fees assessed to your broker by the various Options Exchanges. The amount collected may be more or less than the amount ultimately paid to the various regulatory bodies. In the event of the former, no reimbursement will be distributed back to you and, in the event of the latter, there will be no additional charge made to you.
20. This confirmation incorporates, and the transactions confirmed are hereby subject to, any written agreement between you and us. The terms of this confirmation govern in the event of any inconsistency with the terms of any other agreement.
21. Zero Coupon Issues pay no periodic interest, may be called below maturity value, and if called, may be called below maturity value without notice to you unless registered.
22. Instruments sold, offered or recommended are not deposits or FDIC insured unless we disclose otherwise.
23. Your capacity was for your own account unless you expressly specified otherwise to us in writing and gave sufficient information in writing prior to the transaction for us to rely upon the credit of another party in your credit in another capacity.
24. For Treasury Inflation Protection Securities (TIPS) and Corporate Inflation Protection Bonds (CIPBs) yield in maturity may vary due to inflation adjustments.
25. If a deferred commission or other charge is to be imposed upon redemption or as a condition of payment of principal or interest, the customer may be required to make such a payment. Information concerning such deferred commission or other charge will be furnished upon written request.
26. Purchases of Fannie Mae or Freddie Mac Securities can obtain additional pool information by telephoning Fannie Mae at 1-800-237-8527 or Freddie Mac at 1-800-335-7122 or emailing Freddie Mac at Investor\_Inquiry@freddie-mac.com.
27. If this confirmation indicates that this is a transaction in which issued or when-issued securities, the terms and conditions set forth in the applicable proxy, disclosure document and/or bankruptcy plan shall apply. Upon determination of the settlement date you will receive a final confirmation showing the settlement date and the total proceeds or cost created or defined to your account on that date. Such transactions shall be settled or cashed at such time and place and in such manner, as the exchange or market to whose requirements the transaction is subject may determine. When issued positions will be marked to market at the close of each trading day and if the market price falls below the contract price by an amount that exceeds the cash deposit in the account, interest may be charged on such excess.
28. Unless you have elected a different closing methodology, as noted on the front, or identified a specific lot in the trade description, all trades are closed out under the "FIFO" (First In First Out) methodology.
29. For Registered Investment Companies or Dividend Reinvestment Plans, for which the average price method has been chosen, positions are closed out on a FIFO basis.

**LEGEND FOR SECURITIES TRANSACTIONS**

- Market - Your transaction was executed on one or more markets - details upon request  
C - Capcity  
1, 2, 3, 4, 5, 8 and 9 - Your Broker, as indicated on the front of this Confirmation, acted as Agent for your account unless otherwise indicated.  
6 - Your Broker, as indicated on the front of this Confirmation, acted as Agent for both buyer and seller, charging a commission or a commission equivalent to both parties. The source and any remuneration charged in the transaction will be furnished upon written request.  
7 - Your Broker, as indicated on the front of this Confirmation, acted as Principal.  
A - This trade was executed by your broker, with us acting as your prime broker. Contact your executing broker for trade details.  
S - The transaction described on this confirmation is subject to the U.S. Treasury or Agency Debt and Agency MBS falls charge trading practice published by TMGP and SIFMA at [http://www.sifma.org/capital\\_markets/docs/falls-Charge-Trading-Practices.pdf](http://www.sifma.org/capital_markets/docs/falls-Charge-Trading-Practices.pdf) and <http://www.sifma.org/Services/Standard-Forms-and-Documentation/Securitized-Products/Securitized-Products-Falls-Charge-Trading-Practices/>  
T - Your introducing broker receives compensation for directing customer orders for equity securities. The source and nature of such compensation received on this transaction, if any, will be furnished to you upon written request.  
U - You may be eligible for breakpoint discounts based on the size of your purchase, current holdings or future purchases. The sales charge you paid may differ slightly from the Prospectus disclosed rate due to rounding calculations. Please refer to the Prospectus, Statement of Additional Information or contact your financial advisor for further information.  
V - A paper copy of the offering document relating to this transaction is available, upon request, by calling 1-888-803-0204 during normal business hours.  
W - These securities have not been registered under the US Securities Act of 1933, and may only be offered and sold pursuant to registration under the 1933 Act or an available exemption therefrom or in accordance with Regulation S.  
X - These securities have not been registered under the US Securities Act of 1933, and were issued pursuant to the exemption provided by Section 3(c)(7) of the Investment Company Act of 1940. The securities may only be offered and sold (i) pursuant to registration under the 1933 Act or an exemption therefrom and (ii) in compliance with the provisions of Section 3(c)(7).  
Y - To obtain a paper copy of the official statement, please call 877-430-3544 for domestic accounts or 347-643-6233 for international accounts. Alternatively, you may contact your sales representative or broker-dealer.  
Z - A JPMCC affiliate is a market maker in the security. As a market maker, the JPMCC affiliate may have acted as principal, may have had a long or short position in the security, and may have profited or lost in connection with the transaction.
- IF CALLABLE MUNICIPAL OR OTHER CALLABLE DEBT SECURITY TRANSACTION**  
With regard to any debt security subject to redemption before maturity, such debt security may be redeemed or called in whole or in part before maturity, and such a redemption could effect yield represented. Additional information available upon request.
- NOTICE FOR J.P. MORGAN SECURITIES LLC CUSTOMERS - PAYMENT FOR ORDER FLOW**  
J.P. Morgan Securities LLC ("JPMS") may pay from time to time for certain order flow in the form of discounts, rebates, reductions of fees or credits. As a result of sending orders to certain trading centers, JPMS receives payment for order flow in the form of discounts, rebates, reductions of fees or credits. Under some circumstances, the amount of such remuneration may exceed the amount that JPMS is charged by such trading centers. This does not alter JPMS' policy to route customer orders to the trading center where it believes clients will receive the best execution, taking into account price, reliability, market depth, quality of service, speed, and efficiency. Additional details are available upon request.

In the event that a referenced code on the back of this confirmation is inconsistent with wording on the front of this confirmation, the language on the front of the confirmation shall control.

Rev 07/13 B3846F



OFFICE SERVICING YOUR ACCOUNT  
 J.P. Morgan Securities LLC  
 383 Madison Avenue  
 New York, New York 10179  
 (212) 270-6000

CLEARED THROUGH ITS  
 WHOLLY OWNED SUBSIDIARY

J.P. Morgan Clearing Corp.  
 Three Chase Metrotech Center  
 Brooklyn, New York 11245-0001

BERNSTEIN FAMILY INVST LLLP  
 950 PENINSULA CORP CIR #3010  
 BOCA RATON FL 33487-1387



Processing Date 12/17/13  
 Account Number 242-09303 B4Q  
 Settlement Account W32635

Page 1 of 1

**CONFIRMATION**  
 WE ARE PLEASED TO CONFIRM THE FOLLOWING TRANSACTION(S)

**EQUITIES AND OPTIONS**

Trade Date	Settlement Date	Bought/Sold	Description	Symbol/CUSIP	Quantity	Price	Money Type	Money Amount	Type	C	Trade Number
12/17/13	12/20/13	Sold	AT&T INC AVG PRICE SHOWN-DETAILS ON REQ UNSOLICITED	T 00206R102	750	33.82	Principal Comm/Comm Equiv Fee	25,365.00 100.00 0.45	DVP	8	80556
							NET AMOUNT	25,264.55			
12/17/13	12/20/13	Sold	MCDONALDS CORP AVG PRICE SHOWN-DETAILS ON REQ UNSOLICITED	MCD 580135101	500	94.68	Principal Comm/Comm Equiv Fee	47,340.00 100.00 0.83	DVP	8	80544
							NET AMOUNT	47,239.17			
12/17/13	12/20/13	Sold	VERIZON COMMUNICATIONS AVG PRICE SHOWN-DETAILS ON REQ UNSOLICITED	VZ 92343V104	650	47.60	Principal Comm/Comm Equiv Fee	30,940.00 100.00 0.54	DVP	8	80547
							NET AMOUNT	30,839.46			



ARBITRAGE INTERNATIONAL M  
 ATTN: **LINDSAY GILES**  
 950 PENINSULA CORPORATE CIRCLE  
 SUITE 3010  
 BOCA RATON FL 33487

THE TRUSTEES OF ARBITRAGE INTERNATIONAL  
 MARKETING, INC. 401(K) PLAN

Contract Number: **85339**

**Retirement Account**

Your retirement account value as of 09/30/2013  
**\$17,573.19**

**July 01, 2013 - September 30, 2013**

**Your personal rate of return**

This period	<b>9.63%</b>
For last 12 months	<b>23.15%</b>
Since your account inception (Annualized)	<b>4.74%</b>

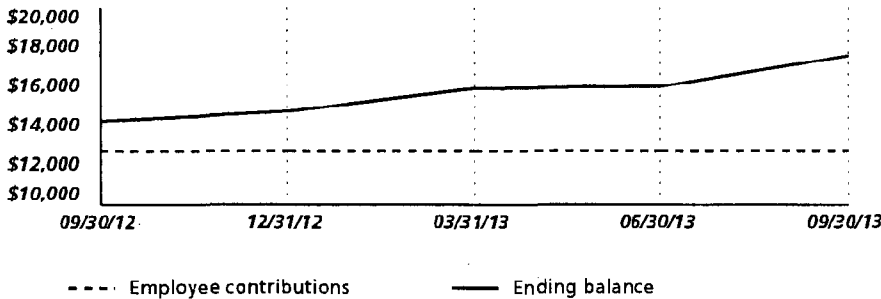
**This period**

<b>Beginning balance</b>	<b>\$16,030.12</b>
Money in	
Employee money	0.00
Net change*	1,543.07
<b>Ending balance</b>	<b>\$17,573.19</b>

\*Gain/loss for your account is net of the fees shown in the "Your summary of charges" section.

**Looking back**

Change in your account this period: **\$1,543.07**



You want to make sure your contributions continue working for the lifestyle you planned, both at retirement and beyond. Your plan contact can put you in touch with your local John Hancock USA representative to outline the many income-producing options open to you. Remember, you still have access to our website, where you can find a variety of resources, including articles, tools, calculators, and more. Visit us online at [www.jhpensions.com](http://www.jhpensions.com).

*Jan 11, 2012*  
*- 3,735.00*  
*- 4,150.00*

**Looking for help?**

**Important:** Any inaccuracies in this statement must be reported to John Hancock USA within 45 days. See last page for details.

For questions about your account with John Hancock USA, visit [www.jhpensions.com](http://www.jhpensions.com) or 1-800-395-1113 (1-800-363-0530 Español) Monday - Friday, 8am - 8pm ET.

**Changing jobs or retiring?** Call 1-888-695-4472 if you have questions about your distribution options.



\*001G\*



Retirement account of:  
SIMON L BERNSTEIN

**Retirement Account**  
July 01, 2013 - September 30, 2013  
Contract Number: **85339**

## Your profile at a glance

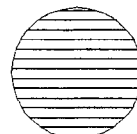
### Your current portfolio allocation

Your current portfolio is following an aggressive strategy. This strategy carries a high level of risk and assumes that you're a knowledgeable investor and comfortable with riding out any stock market cycles. Your portfolio profile description may change as the value of some of your investment options change over time, or if you change your strategy. Check your account profile periodically to help ensure that your current portfolio and your ongoing contributions are allocated in line with your desired investment strategy. Reviewing your strategy can be especially important if your financial circumstances or your life stage change. To make a change to your account, please call us at 1-800-395-1113 (English) or 1-800-363-0530 (Español), or go online at [www.jhpensions.com](http://www.jhpensions.com).

	Account value	% of account
Growth	\$0.00	0.00%
Aggressive Growth	17,573.19	100.00

**Total account value**

**\$17,573.19**

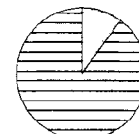


Current

### Your ongoing contribution allocation

Your ongoing contributions are following an aggressive strategy. This strategy carries a high level of risk and assumes that you're a knowledgeable investor and comfortable with riding out any stock market cycles. Your portfolio profile description may change as the value of some of your investment options change over time, or if you change your strategy.

% of ongoing contributions
10.00%
90.00



Ongoing

## What investment options make up your account

	Current portfolio	Ongoing instructions††	Units held as of		Unit value as of *		Value as of	
			07/01/13	09/30/13	07/01/13	09/30/13	07/01/13	09/30/13
<b>Growth</b>								
Capital Appreciation Fund		10.00%	0	0	\$14.000749	\$15.690209	\$0.00	\$0.00
<b>Aggressive Growth</b>								
Legg Mason ClearBr Agg Growth		10.00	0	0	164.965977	178.951449	0.00	0.00
Inv Small Cap Growth		10.00	0	0	44.078428	48.883577	0.00	0.00
John Hancock Intl Growth	5.18	10.00	31.661746	31.615715	26.340536	28.766628	833.99	909.48
American Century Heritage	13.16	10.00	84.082631	83.959716	24.860362	27.534374	2,090.33	2,311.78
International Core Fund	12.27	10.00	48.855350	48.785527	39.186050	44.212283	1,914.45	2,156.92
Small Cap Growth Index	20.11	10.00	113.882750	113.717510	28.059336	31.072588	3,195.48	3,533.50
Mid Cap Stock Fund	16.18	10.00	113.798046	113.630619	22.998818	25.026037	2,617.23	2,843.73
Royce Opportunity	21.08	10.00	191.567226	191.287908	17.742413	19.369175	3,398.87	3,705.09
DFA Emerging Markets Value	12.02	10.00	53.316106	53.239122	37.132620	39.682914	1,979.77	2,112.69
<b>Total account</b>	<b>100.00%</b>	<b>100.00%</b>					<b>\$16,030.12</b>	<b>\$17,573.19</b>

†† Your allocation instructions, as of 09/30/2013, are shown above.

\* A unit value is the value of a unit in a sub-account (or Fund). Contributions to a sub-account purchase units of that Fund. A unit represents a portion of the sub-account's total assets.

You are allowed a maximum of two exchanges per month. After the exchange limit, you may move 100% of your account to a money market or stable value fund where it must remain for 30 days. Trading can resume only once the 30 days have expired. Also, additional restrictions may be imposed if it is determined that any exchange activity may disrupt or be potentially disruptive to an investment option, even though in compliance with our policy. For more information, visit [www.jhpensions.com](http://www.jhpensions.com). Also check with your Plan Administrator for additional restrictions that may be imposed by your plan.

(continued)



Retirement account of:  
SIMON L BERNSTEIN

Retirement Account  
July 01, 2013 - September 30, 2013  
Contract Number: 85339

**What investment options make up your account** (continued)

*It is important for your long-term retirement security that your portfolio be well-balanced and diversified. If you invest more than 20% of your portfolio in any one industry or company, your savings may not be properly diversified. Market or other economic conditions generally have different impact on different asset categories. Although it is not a guarantee against loss, diversification among different types of investments can help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all your assets, and other factors such as your financial goals, time horizons, and risk tolerance. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. For more information on individual investing and diversification, visit the Department of Labor's website at [www.dol.gov/ebsa/investing.html](http://www.dol.gov/ebsa/investing.html).*

**Your summary of activity**

<b>Total Value on 07/01/2013</b>	<b>\$16,030.12</b>		
<i>Employee money</i>			
	<b>This period</b>	<b>Year-to-date since 01/01/2013</b>	<b>Since your account inception</b>
<b>Beginning balance</b>	<b>\$16,030.12</b>	<b>\$14,740.21</b>	<b>\$0.00</b>
Transfers into the plan	0.00	0.00	20,500.00
Net change*	1,543.07	2,832.98	4,822.19
Withdrawals	0.00	0.00	-7,749.00
<b>Balance of employee money</b>	<b>\$17,573.19</b>		
<b>Total Value on 09/30/2013</b>	<b>\$17,573.19</b>		

If this option is available to your contract, your account transaction activity can be downloaded from our Web site using Intuit Quicken® or Microsoft® Money personal finance software. Log on to [www.jhpensions.com](http://www.jhpensions.com) for details.

\*Gain/loss for your account is net of the fees shown in the "Your summary of charges" section.

**Investment options and performance**

Listed below are historical returns as of September 30, 2013 for your selected investment options in your group annuity contract. Past performance is no guarantee of future results. Historical returns may be helpful as a planning tool. Your actual results may vary. For more information, including the historical returns of all the investment options available to your group annuity contract, logon to [www.jhpensions.com](http://www.jhpensions.com).

Ongoing instructions	Fund Investment options code	Investment options	3 Months	Percentage compound average annual returns *				
				1 Year	3 Years	5 Years	10 Years	
		<b>Growth</b>						
10.00%	119	Capital Appreciation Fund	12.06	20.61	16.07	11.76	7.82	
		<b>Aggressive Growth</b>						
10.00%	051	Legg Mason ClearBr Agg Growth	8.48	31.96	21.93	14.62	8.05	
10.00%	030	Inv Small Cap Growth	10.90	31.33	18.99	12.63	9.26	
10.00%	203	John Hancock Intl Growth	9.21	21.88	10.84	7.93	N/A	
10.00%	295	American Century Heritage	10.76	20.87	14.54	11.29	11.68	
10.00%	013	International Core Fund	12.83	24.03	8.32	5.08	6.91	
10.00%	224	Small Cap Growth Index	10.74	29.51	19.06	13.53	10.13	
10.00%	004	Mid Cap Stock Fund	8.81	26.68	16.38	10.14	10.00	
10.00%	183	Royce Opportunity	9.17	36.01	17.21	12.88	9.90	
10.00%	211	DFA Emerging Markets Value	6.87	0.96	-3.84	6.17	14.11	

Investment options and performance are as of September 30, 2013.

\* Performance data for a sub-account for any period prior to the date introduced is hypothetical based on the performance of the underlying portfolio. All other performance data is actual. Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of investments, reinvestment of any dividends and capital gains, and deductions for the Annual Investment Charge. Performance does not reflect any contract-level or participant recordkeeping charges, which would otherwise reduce the total return for an account. Past performance is no guarantee of future results. An investment in a sub-account will fluctuate in value to reflect the investment results of the underlying portfolio and, when redeemed, may be more or less than original cost.

(continued)

43774



000210\*

596826 F008 6408 10Z 2/2 -4- 2900





Retirement account of:  
SIMON L BERNSTEIN

## Retirement Account

July 01, 2013 - September 30, 2013

Contract Number: **85339**

### Your summary of charges

General administrative charges Your share of Plan fees for administrative services such as recordkeeping, consulting and administration.	<b>This period</b> -\$25.63	If you would like a detailed transaction history of the charges listed, go online at <a href="http://www.jhpensions.com">www.jhpensions.com</a> to view your statement.
<b>Total</b>	<b>-\$25.63</b>	

*Additional charges associated with the plan's administrative expenses for the quarter were paid from the total annual operating expenses of the investment options in which you are invested. For information related to the total annual operating expenses for each investment option, refer to the Investment Comparative Chart available at [www.jhpensions.com](http://www.jhpensions.com). Speak to your plan administrator for details, or for any questions regarding the charges applicable to your account.*

### Bulletin board

As a result of our ongoing monitoring and review processes, John Hancock makes changes to the investment options on our platform in the spring (April/May) and fall

(October/November). To learn if any of the funds available to you are/were impacted by these changes, call us at 1-800-395-1113 or speak with your plan administrator.

### Combine other retirement accounts into your plan

If you have other retirement accounts, such as a 401(k) plan with a former employer or an IRA, you can move those accounts into your 401(k) plan with John Hancock. It's easy, and we can help! Call 1-877-525-7655 to speak to a Consolidation Specialist. Note this service may not be available in some plans and plan restrictions apply.

Review this statement to ensure it accurately reflects your balances, investments, and any transactions during the period covered. You should report any discrepancies or inaccuracy to John Hancock USA within 45 days of the production date of this Statement. If you do not, you will be deemed to have approved of the accuracy of the Statement. John Hancock USA will not be responsible for any claimed damage resulting from a purported failure to carry out your investment instructions that is not brought to our attention within this 45 day period.

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NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT INSURED BY ANY GOVERNMENT AGENCY

{Oct 04, 2013}/Combo Summary Statement (R)

**Private Banking Client Services  
IRA Full Account Transfer Checklist**

*Please fill out the BOLD sections and submit the IRA Full Account Transfer Checklist and all supporting documents through a Workstation Request.*

ACCOUNT NAME: Chase Bank NA as Cust for Shirley Bernstein IRA  
 ACCOUNT NUMBER TO BE TRANSFERRED (One per Form): WJ2603008  
 IF INTERNAL ACCOUNT TRANSFERRING TO: WJ2585007  
 ACCOUNT/RELATIONSHIP OFFICER NAME: Todd Adelslein  
 TEAM EXTENSION: 800-576-0938 DATE: 5/12/2011

*Client Service to review and confirm (check each box to confirm task has been completed)*

- Receive signed, authorized instructions to transfer account. (Receipt from client, transition team, or other third party)
- Contact Banker/Product Specialist and Lender (for Collateral Accounts), to inform them of the transfer request. Banker/Product Spec. may wish to call client in an attempt to retain business. View previous 3 months of transaction history in TECS to determine range of products.
- Review account for liens, collateral, credit risk and contact Credit Risk Management, if necessary
- Inform sales traders to discontinue trading activity, if applicable.
- Perform callback with client to verify transfer request. The following should be discussed with the client as appropriate:
  - DEBIT CARD (Contact appropriate parties to cancel debit card, if applicable.)
  - AGIVEFTS
  - STANDING PAYMENTS/INSTRUCTIONS
  - CREDIT
    - No pledge involved.
    - Pledge involved.
    - Account.
  - PRIVATE EQUITY, LLP, LLC, or OTHER
- Place callback stamp on transfer request.
- Facilitate mutual fund/securities liquidations, if applicable (Please note: Account Transition Team does not handle these requests).
- Confirmed if account holds Private Investments and notified the Investor and PB IRA Product Specialists of this transfer. (Please note: Account Transition Team does not transfer Private Investments).
- Confirmed if account holds Real Estate, Farm & Ranch, or Oil & Gas assets, and notified the appropriate team. (Please note: Account Transition Team does not transfer these types of assets).
  - Sent email to Real Estate Notice Account Closing
  - Sent email to Farm & Ranch Notice Account Closing
  - Sent email to Oil & Gas Notice Account Closing

*Client Service: Please select only one of the follow options*

One  
One **IRA Transfer Options**

- Trustee-to-trustee transfer any IRA
- Roth Conversion from Trad IRA <\$9 1/2 \*
- Roth Conversion from Trad IRA >\$9 1/2 \*
- Direct Rollover - receiver reporting as Rollover
- Roth Recharacterization current year
- Roth Recharacterization prior year
- Other, explain: \_\_\_\_\_

Cash				Securities			
Deliver Out	Receive In	Deliver Out	Receive In	Deliver Out	Receive In	Deliver Out	Receive In
OMNI Tax	OMNI Tax	OMNI Tax	Purpose	OMNI Tax	Purpose	OMNI Tax	Purpose
Code	Code	Code	Code	Code	Code	Code	Code
539	127	540	435	128	135		
528	123	529	447	124	133		
541	123	542	445	124	133		
524	139	525	442	140	145		
544	118	546	441	119	137		
598	118	589	446	119	137		

\* Please address any withholding Taxes and Required Minimum Distributions (RMDs), if applicable, before a Roth conversion.

**\*\*\*\*\* MUST BE COMPLETED IN ORDER TO PROCESS REQUEST \*\*\*\*\***

**ACCOUNT CLOSING?**

- NO Why? \_\_\_\_\_
- YES Please select one of the following Commissions Instructions:
  - Waive Fees  
(Please provide name of the Authorized Individual approving the waiver)
  - Take Fees Through (Enter Date): 2/1/2011
  - Charge Fees to Another Account: \_\_\_\_\_ Through (Enter Date): \_\_\_\_\_

*Special Instructions*

Reserve cash/sweep in the amount of \_\_\_\_\_

\*To be used for outstanding checks, standing payments, etc. that client has requested to be paid against the account prior to closing.

Special Instructions/Remarks:

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

**J.P.Morgan**

**A. Account Information**

Account Title **JPMORGAN CHASE BANK NA AS CUSTODIAN FOR SHIRLEY BERNSTEIN IRA ROLLOVER**

**B. IRA Type**

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

**C. Designation of Beneficiary(ies)**

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

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

**Beneficiary Name 1** SIMON BERNSTEIN

**Beneficiary Name 2** \_\_\_\_\_

**Address** 7020 LIONS HEAD LANE

**Address** \_\_\_\_\_

**City** BOCA RATON **State** FL **Zip** 33496

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Country** USA **Relationship** SPOUSE **Share %** 100

**Country** \_\_\_\_\_ **Relationship** \_\_\_\_\_ **Share %** \_\_\_\_\_

Primary  Contingent

Primary  Contingent

**Date of Birth:** 1 2 - 0 2 - 1 9 3 5  
m m - d d - y y y y

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

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

**SSN#:**       -     -        

**Beneficiary Name 3** \_\_\_\_\_

**Beneficiary Name 4** \_\_\_\_\_

**Address** \_\_\_\_\_

**Address** \_\_\_\_\_

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Country** \_\_\_\_\_ **Relationship** \_\_\_\_\_ **Share %** \_\_\_\_\_

**Country** \_\_\_\_\_ **Relationship** \_\_\_\_\_ **Share %** \_\_\_\_\_

Primary  Contingent

Primary  Contingent

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

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

**SSN#:**       -     -        

**SSN#:**       -     -        

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

**D. Agreement**

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

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

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

I assume complete responsibility for:

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

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

**CONTINUED ON PAGE 2**

J.P. Morgan Use Only  
 1 of 2  
 © 2008 Ascensus

S BERNSTEIN IRA Account Number  
 Adelstein Todd Banker/Investor

9505126 SPN

CAS  
 12/08 US921

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

J.P.Morgan

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

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

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

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

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

**E. Signature**

IRA Holder must sign below:




  
\_\_\_\_\_  
Signature of IRA Holder

8/17/10  
\_\_\_\_\_  
Date

SHIRLEY BERNSTEIN  
\_\_\_\_\_  
Print Name



  
\_\_\_\_\_  
Authorized Signature of Trustee or Custodian

8-18-10  
\_\_\_\_\_  
Date

John G Christian  
\_\_\_\_\_  
Print Name

**F. Spousal Consent - This section must be completed**

**Current Marital Status**

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

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

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

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

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



\_\_\_\_\_  
Signature of Spouse

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

**J.P. Morgan Personal Account Application**

**J.P.Morgan**

**A. Account Owner(s) Information**

Primary Account Owner:  
Name SHIRLEY BERNSTEIN

Joint Account Owner:  
Name \_\_\_\_\_

Legal Address 7020 LIONS HEAD LN

Legal Address \_\_\_\_\_

City BOCA RATON State FL Zip 33496-5931

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Country UNITED STATES State of Legal Residence FL

Country \_\_\_\_\_ State of Legal Residence \_\_\_\_\_

Phone 561-477-9096

Phone \_\_\_\_\_

Date of Birth: 

0	6	-	2	9	-	1	9	3	9
m	m		d	d		y	y	y	y

Date of Birth: 

		-			-				
m	m		d	d		y	y	y	y

SSN#: 

3	4	7	-	3	0	-	9	7	4	9
---	---	---	---	---	---	---	---	---	---	---

SSN#: 

			-			-				
--	--	--	---	--	--	---	--	--	--	--

Citizenship:  U.S. Permanent Resident Alien Country of Citizenship \_\_\_\_\_

Citizenship:  U.S. Permanent Resident Alien Country of Citizenship \_\_\_\_\_

Name of Employer --

Name of Employer \_\_\_\_\_

Occupation/Position HOMEMAKER

Occupation/Position \_\_\_\_\_

Address -- Phone --

Address \_\_\_\_\_ Phone \_\_\_\_\_

City -- State -- Zip --

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

The following fields are required for Brokerage and IM Accounts:

The following field is required for Brokerage and IM Accounts:

Number of Dependents 0

Annual Income \$ \_\_\_\_\_

Annual Income \$ 0 Liquid Net Worth (inv. assets) \$ 5,000,000 Net Worth excl. prim. res. \$ 12,000,000

**B. Account Information**

Title of Account: SHIRLEY BERNSTEIN

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

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

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

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

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

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

**C. Authorized Persons for Information Access**

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

Name \_\_\_\_\_ Name \_\_\_\_\_

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

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

I may be notified by e-mail regarding the above (e-Mail Address: shirley.bernst@comcast.net)

Marital Status of Primary Account Owner:  Married  Single  Divorced  Widowed

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

Name SIMON BERNSTEIN Name of Employer LIFE INSURANCE CONCEPTS

Occupation/Position CHAIRMAN Annual Income (\$) 500,000

J.P. Morgan Use Only SHIRLEY BERNSTEIN IRA R/O Title 9505126 SPN CAS  
 1 of 2 Adelstein Todd Banker/Investor 06/10 US1050

**J.P. Morgan Personal Account Application**

**J.P.Morgan**

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

**Investment Opportunities and Risk Tolerance**

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

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

Are permitted in this account  Are not permitted in this account

Primary source of income:  Investments  Compensation  Pension  Other \_\_\_\_\_

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

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

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

**Authorized Persons for Brokerage Trading**

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

Name \_\_\_\_\_ Name \_\_\_\_\_

**Affiliations (all account owners)**

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

If yes, name of person \_\_\_\_\_ Name of corporation \_\_\_\_\_

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

I, my spouse or another family member or an individual controlling the account is employed by or associated with a U.S.

Broker-Dealer:  Yes  No

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

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

**Custodian (if applicable)**

JPMorgan Chase Bank, N.A.  Other (please specify) \_\_\_\_\_

**Margin Account Requested?**

Yes  No

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

Yes (a Derivatives Approval form will be required)  No

**E. Agreement**

I have read, understand and agree to this application and either the General Terms for Accounts and Services and the Account Agreement or, for certain checking or savings deposit accounts, the Account Rules and Regulations (in each case, our "Agreement"). The Agreement, with amendments from time to time, generally will apply to any future account, product or service that we agree upon orally, electronically or otherwise, although certain accounts, products or services may require additional documentation. This Agreement (including this application) is a security agreement\*\* under Article 9 of the Uniform Commercial Code, as amended from time to time. I have read and consent to the terms of J.P. Morgan's Private Bank and Private Wealth Management Privacy Policy, including the manner in which my information is received and used, and that upon opening an account with J.P. Morgan's Private Bank or Private Wealth Management (together described as the "Private Client Businesses" in the Policy) my information will be used by one or more members of the Private Client Businesses' family of companies (as listed in the Policy) in order to make available to me the products and services available through the Private Client Businesses. \*\*\*

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

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

**F. Pre-dispute Arbitration**

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

**G. Signature**

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

⇒ \_\_\_\_\_ SHIRLEY BERNSTEIN  
 (Signature (Accountholder)) (Date) 8/12/10 Print Name

⇒ \_\_\_\_\_  
 Signature (Accountholder) Date Print Name

J.P. Morgan Use Only SHIRLEY BERNSTEIN IRA R/O Title 9505126 SPN CAS  
 2 of 2 Adelstein Todd Banker/Investor 06/10 US1050

OFFICE of VITAL STATISTICS  
CERTIFIED COPY

1001223 FLORIDA CERTIFICATE OF DEATH

Name of Deceased <b>Shirley Bernstein</b>		Sex <b>Female</b>	
Date of Birth <b>June 29, 1926</b>		Date of Death <b>December 8, 2010</b>	
Social Security Number <b>327-30-9749</b>		Place of Birth <b>Chicago, Illinois</b>	
County of Residence <b>Florida</b>		City of Residence <b>Palm Beach</b>	
Hospital <b>Boca Raton Regional Hospital</b>		City of Hospital <b>Boca Raton</b>	
Physician <b>Simon Bernstein</b>		City of Physician <b>Boca Raton</b>	
Address <b>7020 Lions Head Lane</b>		Zip Code <b>33496</b>	
Home <b>Hoemaker</b>		Work <b>Own Home</b>	
Spouse <b>Simon Bernstein</b>		Spouse's Address <b>7020 Lions Head Lane</b>	
Spouse's City <b>Boca Raton</b>		Spouse's Zip <b>33496</b>	
Funeral Home <b>Boca Raton Funeral Home</b>		City <b>Boca Raton</b>	
Funeral Home Address <b>9050 Kimberly Blvd. #65</b>		Zip <b>33434</b>	
Date of Burial <b>12-16-2010</b>		Time of Burial <b>1319</b>	
Burial Place <b>ME 007305 KENNETH Home MD</b>		City <b>Home MD</b>	
Burial Place Address <b>5601 N. Dixie Hwy. # 412</b>		City <b>Port Lauderdale</b>	
Burial Place Zip <b>33231</b>		Burial Place Phone <b>DEC 17 2010</b>	
Cause of Death <b>Respiratory Arrest</b>		ICD-10 Code <b>J96.01</b>	
Underlying Cause <b>Pulmonary Hemorrhage</b>		ICD-10 Code <b>E86.0</b>	
Contributing Cause <b>Lung Cancer (Adenocarcinoma)</b>		ICD-10 Code <b>C34.91</b>	

VOID IF ALTERED OR ERASED

VOID IF ALTERED OR ERASED

People Brown  
DEC 20 2010

WARNING: THIS DOCUMENT IS PRINTED OR PHOTOGRAPHED ON SECURITY PAPER WITH A WATERMARK OF THE GREAT SEAL OF THE STATE OF FLORIDA. TO GET RECEIPT WITHOUT VIOLATING THE PROVISIONS OF THE WATERMARKING ACT, THE DOCUMENT MUST BE PRINTED ON A WATERPROOF BACKGROUND AND GOLD SERRATED SEAL. THE BACK CONTAINS SPECIAL LINES WITH TEXT AND SIGNS IN THERMOCHROMIC INK.

37418217

CERTIFICATION OF VITAL RECORD



101566192

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

J.P.Morgan

**A. Account Information**

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

**B. IRA Type**

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

**C. Designation of Beneficiary(ies)**

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

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

**Beneficiary Name 1** SHIRLEY BERNSTEIN

**Address** 7020 LIONS HEAD LN

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

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

**Primary**  **Contingent**

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

**SSN#:**    -   -

**Beneficiary Name 2** \_\_\_\_\_

**Address** \_\_\_\_\_

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Country** \_\_\_\_\_ **Relationship** \_\_\_\_\_ **Share %** \_\_\_\_\_

**Primary**  **Contingent**

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

**SSN#:**    -   -

**Beneficiary Name 3** \_\_\_\_\_

**Address** \_\_\_\_\_

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Country** \_\_\_\_\_ **Relationship** \_\_\_\_\_ **Share %** \_\_\_\_\_

**Primary**  **Contingent**

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

**SSN#:**    -   -

**Beneficiary Name 4** \_\_\_\_\_

**Address** \_\_\_\_\_

**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Country** \_\_\_\_\_ **Relationship** \_\_\_\_\_ **Share %** \_\_\_\_\_

**Primary**  **Contingent**

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

**SSN#:**    -   -

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

**D. Agreement**

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

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

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

I assume complete responsibility for:

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

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

**CONTINUED ON PAGE 2**

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

9505128 SPN

CAS  
 12/08 US921



**J.P. Morgan IRA Account Application**

**J.P.Morgan**

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

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

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

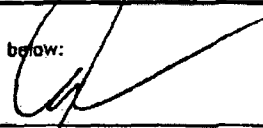
**If I have elected to open an Asset or Asset/Brokerage account to manage my IRA assets, then Morgan shall act as Custodian and the following terms shall also apply\*:**


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

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

**E. Signature**

IRA Holder must sign below:

→  8/11/10 SIMON BERNSTEIN  
Signature of IRA Holder Date Print Name

→  8-18-10 John G. Christian  
Authorized Signature of Trustee or Custodian Date Print Name

**F. Spousal Consent - This section must be completed**

**Current Marital Status**

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

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

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

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

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

→ \_\_\_\_\_  
Signature of Spouse Date Print Name

SIMON BERNSTEIN  
C/O ARBITRAGE INT'L MARKETING  
950 PENINSULA CORPORATE CIR STE 3010  
BOCA RATON FL 33487-1387



For the Period 5/1/11 to 5/31/11

## Account Summary

	Account Number	Beginning Net Market Value	Ending Net Market Value	Change In Value	Start on Page
<b>Investment Account(s)</b>					
SIMON BERNSTEIN TOD S BERNSTEIN	W32578002 <sup>1</sup>	0.00	0.00	0.00	4
SIMON BERNSTEIN TOD S BERNSTEIN	24208956 <sup>2</sup>	0.00	0.00	0.00	5
SIMON BERNSTEIN IRA ROLLOVER	W32585007 <sup>1</sup>	357,731.20	759,529.38	401,798.18	6
<b>Total Value</b>		<b>\$357,731.20</b>	<b>\$759,529.38</b>	<b>\$401,798.18</b>	
<b>Statement Disclosures</b>					21

This account summary is provided for informational purposes and includes assets at different entities.

- (1) Assets held at JPMorgan Chase Bank, N.A., member Federal Deposit Insurance Corporation ("FDIC"), except for exchange-listed options, which are held at JPMorgan Clearing Corporation ("JPMCC"). The Asset Account Statement reflects brokerage transactions executed through J.P. Morgan Securities LLC ("JPMS"), see "Portfolio Activity Detail". Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMCC, a wholly owned subsidiary of JPMS. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.
- (2) Assets held in Margin Account at JPMCC, member Financial Regulatory Authority ("FINRA") and Securities Insurance Protection Corporation ("SIPC"). The Margin Account Statement reflects brokerage transactions executed by JPMS, see "Portfolio Activity Detail". Such transactions are cleared and carried through JPMCC.

For important information regarding your accounts refer to the rear of your statement

## Client News

### Switch to Paperless and Plant a Tree

J.P. Morgan is partnering with the Arbor Day Foundation to plant a tree for every statement or document you switch to paperless delivery - it's easy to make the switch. To go paperless, please log into jpmorganonline.com and select the "Statements & Documents" tab and then select the "Go paperless and stop receiving paper statements" link. Or, contact your J.P. Morgan Service Team for assistance.

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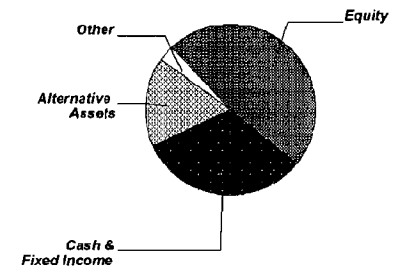
For the Period 5/1/11 to 5/31/11

## Consolidated Summary

### INVESTMENT ACCOUNTS

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	184,568.49	376,772.19	192,203.70	6,046.58	50%
Alternative Assets	70,961.41	129,185.69	58,224.28	211.25	17%
Cash & Fixed Income	102,201.23	244,606.13	142,404.90	10,215.98	32%
Other	0.00	8,964.89	8,964.89		1%
<b>Market Value</b>	<b>\$357,731.13</b>	<b>\$759,528.90</b>	<b>\$401,797.77</b>	<b>\$16,473.81</b>	<b>100%</b>
Accruals	0.07	0.48	0.41		
<b>Market Value with Accruals</b>	<b>\$357,731.20</b>	<b>\$759,529.38</b>	<b>\$401,798.18</b>		

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>357,731.13</b>	<b>330,378.96</b>
Net Contributions/Withdrawals	404,165.48	404,140.21
Income & Distributions	640.07	2,770.95
Change in Investment Value	(3,007.78)	22,238.78
<b>Ending Market Value</b>	<b>\$759,528.90</b>	<b>\$759,528.90</b>
Accruals	0.48	0.48
<b>Market Value with Accruals</b>	<b>\$759,529.38</b>	<b>\$759,529.38</b>

This Consolidated Summary shows all of your investments at J.P. Morgan other than investments we hold in trust for you. These investments may be held in custody or investment management account at JPMorgan Chase Bank, N.A. (the "Bank") or in a brokerage or margin account at J.P. Morgan Clearing Corp. ("JPMCC"). Brokerage and margin accounts are non-discretionary and all investment decisions are made by the client. J.P. Morgan Securities LLC ("JPMS") does not provide advice on asset allocation or investment management services, nor do its personnel take discretion over any client accounts. Such advice and services are provided exclusively by the Bank.



For the Period 5/1/11 to 5/31/11

# Consolidated Summary CONTINUED

## INVESTMENT ACCOUNT(S) YEAR-TO-DATE

<b>Portfolio Activity</b>	<b>Account Number</b>	<b>Beginning Market Value</b>	<b>Net Contributions/ Withdrawals</b>	<b>Income &amp; Distributions</b>	<b>Change in Investment Value</b>	<b>Ending Market Value with Accruals</b>
SIMON BERNSTEIN TOD S BERNSTEIN	W32578002	0.00	(25.27)		25.27	0.00
SIMON BERNSTEIN IRA ROLLOVER	W32585007	330,378.96	404,165.48	2,770.95	22,213.51	759,529.38
<b>Total Value</b>		<b>\$330,378.96</b>	<b>\$404,140.21</b>	<b>\$2,770.95</b>	<b>\$22,238.78</b>	<b>\$759,529.38</b>

<b>Tax Summary</b>	<b>Account Number</b>	<b>Taxable Income</b>	<b>Tax-Exempt Income</b>	<b>Other Income &amp; Receipts</b>	<b>Realized Gain/Loss</b>		<b>Unrealized Gain/Loss<sup>1</sup></b>
					<b>Short-term</b>	<b>Long-term</b>	
SIMON BERNSTEIN IRA ROLLOVER	W32585007	2,770.95			(905.34)	(24.01)	316,993.99

<sup>1</sup>Unrealized Gain/Loss represents data from the time of account inception to the current statement period.



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

SIMON BERNSTEIN TOD S BERNSTEIN ACCT. W32578002  
For the Period 5/1/11 to 5/31/11

## Asset Account

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### J.P. Morgan Team

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Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
Kimberly Chapman	Client Service Team	877/576-0417
Marcos Bonfante	Client Service Team	
Lance Rushing	Client Service Team	
Christopher Bernat	Client Service Team	
Sandra Harding	Client Service Team	
<b>Online access</b>	<b><a href="http://www.MorganOnline.com">www.MorganOnline.com</a></b>	

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### No market value or activity to report during this period

For important information regarding your accounts refer to the rear of your statement

J.P.Morgan

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J.P. Morgan Securities LLC  
383 Madison Avenue, New York, NY 10179

SIMON BERNSTEIN TOD S BERNSTEIN ACCT. 24208956  
For the Period 5/1/11 to 5/31/11

## Margin Account

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### J.P. Morgan Team

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Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
Kimberly Chapman	Client Service Team	877/576-0417
Marcos Bonfante	Client Service Team	
Lance Rushing	Client Service Team	
Christopher Bernat	Client Service Team	
Sandra Harding	Client Service Team	
<b>Online access</b>	<b><a href="http://www.MorganOnline.com">www.MorganOnline.com</a></b>	

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Transactions cleared and carried through J.P. Morgan Clearing Corp. - Three Chase Metrotech Center, Brooklyn, NY 11245-0001, (347) 643-2578

### No market value or activity to report during this period

For important information regarding your accounts refer to the rear of your statement

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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 5/1/11 to 5/31/11

## Asset Account

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### J.P. Morgan Team

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Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
Kimberly Chapman	Client Service Team	877/576-0417
Marcos Bonfante	Client Service Team	
Lance Rushing	Client Service Team	
Christopher Bernat	Client Service Team	
Sandra Harding	Client Service Team	
<b>Online access</b>	<b><a href="http://www.MorganOnline.com">www.MorganOnline.com</a></b>	

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### Table of Contents

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### Page

Account Summary	2
Holdings	
Equity	4
Alternative Assets	7
Cash & Fixed Income	9
Other Assets	11
Portfolio Activity	12

For important information regarding your accounts refer to the rear of your statement

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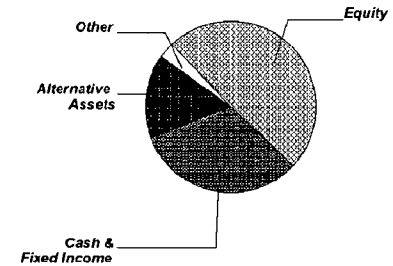


SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 5/1/11 to 5/31/11

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	184,568.49	376,772.19	192,203.70	6,046.58	51%
Alternative Assets	70,961.41	129,185.69	58,224.28	211.25	16%
Cash & Fixed Income	102,201.23	244,606.13	142,404.90	10,215.98	32%
Other	0.00	8,964.89	8,964.89		1%
<b>Market Value</b>	<b>\$357,731.13</b>	<b>\$759,528.90</b>	<b>\$401,797.77</b>	<b>\$16,473.81</b>	<b>100%</b>
Accruals	0.07	0.48	0.41		
<b>Market Value with Accruals</b>	<b>\$357,731.20</b>	<b>\$759,529.38</b>	<b>\$401,798.18</b>		

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>357,731.13</b>	<b>330,378.96</b>
Contributions	25,465.99	25,465.99
Securities Transferred In	378,699.49	378,699.49
<b>Net Contributions/Withdrawals</b>	<b>\$404,165.48</b>	<b>\$404,165.48</b>
Income & Distributions	640.07	2,770.95
Change In Investment Value	(3,007.78)	22,213.51
<b>Ending Market Value</b>	<b>\$759,528.90</b>	<b>\$759,528.90</b>
Accruals	0.48	0.48
<b>Market Value with Accruals</b>	<b>\$759,529.38</b>	<b>\$759,529.38</b>



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 5/1/11 to 5/31/11

## Account Summary CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Domeslic Dividends/Distributions	640.00	2,769.56
Interest Income	0.07	1.39
<b>Taxable Income</b>	<b>\$640.07</b>	<b>\$2,770.95</b>

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss		(905.34)
LT Realized Gain/Loss		(24.01)
<b>Realized Gain/Loss</b>		<b>(\$929.35)</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$316,993.99</b>

<b>Cost Summary</b>	Cost
Equity	271,427.33
Cash & Fixed Income	66,574.65
Other	10,035.37
<b>Total</b>	<b>\$348,037.35</b>

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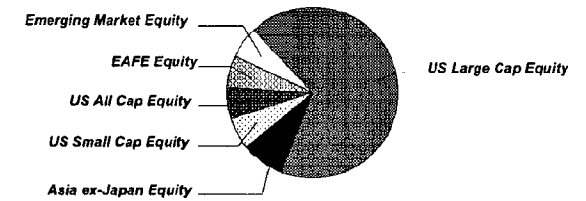
SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 5/1/11 to 5/31/11

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	127,180.10	253,973.13	126,793.03	35%
US Small Cap Equity	10,669.63	23,511.93	12,842.30	3%
US All Cap Equity	12,300.26	26,475.52	14,175.26	3%
EAFE Equity	10,343.98	21,845.12	11,501.14	3%
Asia ex-Japan Equity	12,482.14	26,714.55	14,232.41	4%
Emerging Market Equity	11,592.38	24,251.94	12,659.56	3%
<b>Total Value</b>	<b>\$184,568.49</b>	<b>\$376,772.19</b>	<b>\$192,203.70</b>	<b>51%</b>

Market Value/Cost	Current Period Value
Market Value	376,772.19
Tax Cost	271,427.33
Unrealized Gain/Loss	105,344.86
Estimated Annual Income	6,046.58
Yield	1.60%

### Asset Categories



Equity as a percentage of your portfolio - 51 %



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 5/1/11 to 5/31/11

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
HUSSMAN STRATEGIC GROWTH FUND 448108-10-0 HSGF X	12.26	2,253.903	27,632.85	29,582.29	(1,949.44)	63.10	0.23%
ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	69.74	1,135.000	79,154.90	53,320.81	25,834.09	1,506.14	1.90%
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	61.77	806.000	49,786.62	32,403.66	17,382.96	610.14	1.23%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	54.11	913.000	49,402.43	32,299.02	17,103.41	1,598.66	3.24%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	68.29	477.000	32,574.33	17,877.74	14,696.59	145.00	0.45%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	77.11	200.000	15,422.00	15,219.74	202.26	209.80	1.36%
<b>Total US Large Cap Equity</b>			<b>\$253,973.13</b>	<b>\$180,703.26</b>	<b>\$73,269.87</b>	<b>\$4,132.84</b>	<b>1.63%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	65.13	361.000	23,511.93	16,876.22	6,635.71	353.41	1.50%

J.P.Morgan



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 5/1/11 to 5/31/11

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US All Cap Equity</b>							
<b>GATEWAY TRUST FUND</b> 367829-20-7 GATE X	26.89	984.586	26,475.52	23,210.86	3,264.66	404.66	1.53%
<b>EAFE Equity</b>							
<b>ISHARES MSCI EAFE INDEX FUND</b> 464287-46-5 EFA	62.06	352.000	21,845.12	16,057.89	5,787.23	491.74	2.25%
<b>Asia ex-Japan Equity</b>							
<b>T ROWE PRICE INTERNATIONAL FUNDS INC</b> NEW ASIA FUND 77956H-50-0 PRAS X	19.82	1,347.858	26,714.55	21,991.79	4,722.76	121.30	0.45%
<b>Emerging Market Equity</b>							
<b>ISHARES S&amp;P LATIN AMERICAN 40</b> INDEX FUND 464287-39-0 ILF	52.38	463.000	24,251.94	12,587.31	11,664.63	542.63	2.24%



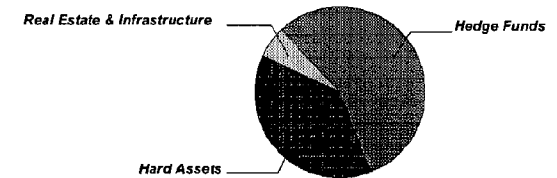


SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 5/1/11 to 5/31/11

## Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hedge Funds	32,386.78	69,972.81	37,586.03	9%
Real Estate & Infrastructure	10,587.27	10,746.48	159.21	1%
Hard Assets	27,987.36	48,466.40	20,479.04	6%
<b>Total Value</b>	<b>\$70,961.41</b>	<b>\$129,185.69</b>	<b>\$58,224.28</b>	<b>16%</b>

### Asset Categories



Alternative Assets as a percentage of your portfolio - 16 %

## Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost
<b>Hedge Funds</b>				
JPM TR I HIGHBRIDGE STATISTICAL -SEL 4812A2-43-9 HSKS X	15.45	2,535.905	39,179.73	41,024.66
THE ARBITRAGE FUND-R 03875R-10-6 ARBF X	12.77	2,411.361	30,793.08	28,843.33
<b>Total Hedge Funds</b>			<b>\$69,972.81</b>	<b>\$69,867.99</b>

J.P.Morgan



**SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007**  
**For the Period 5/1/11 to 5/31/11**

	Quantity/Original Commitment Amount	Cost/Net Capital Called Since Inception	Net Distributions Since Inception	Estimated Value	Est. Annual Inc. Accrued Div.	Yield
<b>Real Estate &amp; Infrastructure</b>						
<b>JPM US REAL ESTATE FD - SEL</b> 4612C0-61-3 SUIE X	612.34	10,054.63		10,746.48	211.25	1.97%

Amounts shown above under "Estimated Value" for private equity funds are estimates based on the latest fund values received from each underlying fund, which value may be as of a date (underlying fund value date) prior to the period covered by this statement. The values provided by the underlying fund have been adjusted for any cash flows between your account and such fund that have occurred subsequent to the underlying fund value date to derive the "Estimated Value". Therefore, such "Estimated Value" may not reflect the value of your interest shown on any fund's actual books and records as of the date of this statement. For additional information, please contact your J.P. Morgan representative.

For private equity funds, Estimated Values are based on estimates provided by the underlying funds that are generally presented on a US GAAP basis, which records investments at fair value, or "marked-to-market". Most of these underlying funds also present their audited financial statements on a US GAAP basis (i.e., "marked-to-market"). However, some of these underlying funds present their audited financial statements using the Income Tax Basis of Accounting, which records investments "at cost" based on the accrual basis of accounting for Federal income taxes. Where the underlying fund provides periodic estimates on a "marked-to-market" basis but reflects investments "at cost" in its audited financial statements, the marked-to-market Estimated Value shown herein for a private equity fund may be materially different from the value reflected on such fund's audited financial statements (which are also based on the audited financial statements of the underlying fund).

	Price	Quantity	Estimated Value	Cost
<b>Hard Assets</b>				
<b>ISHARES SILVER TRUST</b> 46428Q-10-9 SLV	37.60	1,289.000	48,466.40	14,574.94

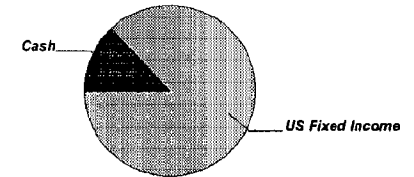


SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 5/1/11 to 5/31/11

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	2,991.49	28,515.67	25,524.18	4%
US Fixed Income	99,209.74	216,090.46	116,880.72	28%
<b>Total Value</b>	<b>\$102,201.23</b>	<b>\$244,606.13</b>	<b>\$142,404.90</b>	<b>32%</b>

### Asset Categories



Cash & Fixed Income as a percentage of your portfolio - 32 %

Market Value/Cost	Current Period Value
Market Value	244,606.13
Tax Cost	66,574.65
Unrealized Gain/Loss	178,031.48
Estimated Annual Income	10,215.98
Accrued Interest	0.48
Yield	4.17 %

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	244,606.13	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	28,515.67	11%
Mutual Funds	216,090.46	89%
<b>Total Value</b>	<b>\$244,606.13</b>	<b>100%</b>

J.P.Morgan



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 5/1/11 to 5/31/11

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	28,515.67	28,515.67	28,515.67		8.55 0.48	0.03% <sup>1</sup>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	14.95	7,822.54	116,946.91	4,444.97	112,501.94	6,046.82	5.17%
LORD ABBET INVT TR TOTAL RETURN A 543916-84-5	10.90	6,079.70	66,268.75	4,244.60	62,024.15	2,632.51	3.97%
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	111.44	295.00	32,874.80	29,369.41	3,505.39	1,528.10	4.65%
<b>Total US Fixed Income</b>			<b>\$216,090.46</b>	<b>\$38,058.98</b>	<b>\$178,031.48</b>	<b>\$10,207.43</b>	<b>4.72%</b>



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 5/1/11 to 5/31/11

## Other Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Other	0.00	8,964.89	8,964.89	1%

Market Value/Cost	Current Period Value
Estimated Value	8,964.89
Tax Cost	10,035.37
Estimated Gain/Loss	(1,070.48)

## Other Detail

	Price	Quantity	Value	Adjusted Cost Original Cost	Unrealized Gain/Loss	Accruals
<b>Other</b>						
RYDEX SER FDS MGD FUTRS CL H 78356A-49-1 RYMF X	25.98	345.069	8,964.89	10,035.37	(1,070.48)	



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 5/1/11 to 5/31/11

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>2,991.49</b>	<b>--</b>
<b>INFLOWS</b>		
Income	640.07	2,770.95
Contributions	25,465.99	25,465.99
<b>Total Inflows</b>	<b>\$26,106.06</b>	<b>\$28,236.94</b>
<b>TRADE ACTIVITY</b>		
Settled Sales/Maturities/Redemptions		7,708.92
Settled Securities Purchased	(581.88)	(27,197.89)
<b>Total Trade Activity</b>	<b>(\$581.88)</b>	<b>(\$19,488.97)</b>
<b>Ending Cash Balance</b>	<b>\$28,515.67</b>	<b>--</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



## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
5/2	Interest Income	DEPOSIT SWEEP INTEREST FOR APR. @ .03% RATE ON NET AVG COLLECTED BALANCE OF \$2,979.82 AS OF 05/01/11			0.07
5/3	Div Domestic	LORD ABBET INVT TR TOTAL RETURN A @ 0.035 PER SHARE AS OF 04/29/11 (ID: 543916-84-5)	2,814.780	0.035	97.35
5/6	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.427385 PER SHARE (ID: 464287-24-2)	136.000	0.427	58.12
5/13	IRA NonCashTransfr	ISHARES DJ SELECT DIVIDEND INDEX FUND ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD CLIENT REF 101522562 (ID: 464287-16-8)	490.000 17,356.76		
5/13	IRA NonCashTransfr	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD CLIENT REF 101522562 (ID: 464287-24-2)	159.000 15,796.79		
5/13	IRA NonCashTransfr	1 SHARES S&P LATIN AMERICAN 40 INDEX FUND ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD CLIENT REF 101522562 (ID: 464287-39-0)	249.000 6,810.28		
5/13	IRA NonCashTransfr	ISHARES MSCI EAFE INDEX FUND ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD CLIENT REF 101522562 (ID: 464287-46-5)	189.000 8,635.17		
5/13	IRA NonCashTransfr	ISHARES RUSSELL 1000 VALUE INDEX FUND ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD CLIENT REF 101522562 (ID: 464287-59-8)	609.000 28,650.08		
5/13	IRA NonCashTransfr	ISHARES RUSSELL 1000 GROWTH INDEX FUND ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD CLIENT REF 101522562 (ID: 464287-61-4)	433.000 17,399.03		



**SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007**  
For the Period 5/1/11 to 5/31/11

**INFLOWS & OUTFLOWS**

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
5/13	IRA NonCashTransfr	ISHARES SILVER TRUST ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD CLIENT REF 101522562 (ID: 46428Q-10-9)	692.000 7,868.24		
5/13	IRA NonCashTransfr	MORGAN STANLEY TECHNOLOGY ETF ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD CLIENT REF 101522562 (ID: 78464A-10-2)	256.000 9,437.23		
5/13	IRA NonCashTransfr	VANGUARD HEALTH CARE ETF ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD CLIENT REF 101522562 (ID: 92204A-50-4)	194.000 8,946.52		
5/13	IRA NonCashTransfr	JPM TR I HIGHBRIDGE STATISTICAL -SEL ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD CLIENT REF 101522562 (ID: 4812A2-43-9)	1,360.867 22,020.57		
5/13	IRA Cash Transfer	TRANSFER FROM ASSET A/C TO ASSET A/C.			25,465.72
5/17	IRA NonCashTransfr	THE ARBITRAGE FUND-R ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD (ID: 03875R-10-6)	1,294.124 15,431.29		
5/17	IRA NonCashTransfr	GATEWAY TRUST FUND ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD (ID: 367829-20-7)	528.514 12,440.64		
5/17	IRA NonCashTransfr	HUSSMAN STRATEGIC GROWTH FUND ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD (ID: 448108-10-0)	1,209.387 15,883.21		
5/17	IRA NonCashTransfr	LOOMIS SAYLES FDS I BOND FD RETAIL ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD (ID: 543495-83-2)	4,180.763 2,125.55		
5/17	IRA NonCashTransfr	LORD ABBET INVTR TOTAL RETURN A ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD (ID: 543916-84-5)	3,264.922 2,294.19		
5/17	IRA NonCashTransfr	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD (ID: 77956H-50-0)	723.439 11,835.24		





SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 5/1/11 to 5/31/11

**INFLOWS & OUTFLOWS**

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
5/17	IRA NonCashTransfr	RYDEX SER FDS MGD FUTRS CL H ASSET TRANSFER FROM A/C W32603-0 S BERNSTEIN IRA DECD (ID: 78356A-49-1)	345.069 10,035.37		
5/18	IRA Cash Transfer	TRANSFER FROM ASSET A/C TO ASSET A/C.			0.27
5/26	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.062 PER SHARE AS OF 05/24/11 (ID: 543495-83-2)	7,822.536	0.062	484.53
<b>Total Inflows &amp; Outflows</b>					<b>\$26,106.06</b>

**TRADE ACTIVITY**

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
<b>Settled Securities Purchased</b>					
5/3 5/3	Purchase	LORD ABBET INVT TR TOTAL RETURN A INCOME DIVIDEND @ 0.035 PER SHAR REINVESTED @ \$10.80 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 04/29/11 (ID: 543916-84-5)	9.014	10.80	(97.35)
5/26 5/26	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.062 PER SHAR REINVESTED @ \$14.82 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 05/24/11 (ID: 543495-83-2)	32.694	14.82	(484.53)
<b>Total Settled Securities Purchased</b>					<b>(\$581.88)</b>

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For the Period 5/1/11 to 5/31/11

**IMPORTANT INFORMATION ABOUT YOUR STATEMENT(S)**

**Please take the steps indicated below if you think statements are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s). 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 the Bank 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 JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC.

**In case of other errors or questions about your statement.**

Please review your account statement and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement. Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

**Important Information about Pricing and Valuations**

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 or other sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy and is furnished for the exclusive use of the client.

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

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.

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 assets may have been provided to us by third parties who 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.



For the Period 5/1/11 to 5/31/11

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are derived from proprietary models based upon well-recognized financial principles and we have, when necessary to calculate the present value of future cash flows, made reasonable estimates about relevant future market conditions. Valuations based on other models or different assumptions may yield different results. 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.

**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. Where J.P. Morgan was unable to obtain a price from an outside service for a particular ARS, the price column on your statement and online will indicate "\$0.00" which however should not be relied on as the price at which ARS would trade.

**The JPMorgan Funds or The JPMorgan Institutional Funds or The American Century Funds**

Shares of the funds are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of the JPMCB. JPMCB and its affiliates receive compensation from JPMorgan Funds for providing services. American Century Investment Services, Inc. is the distributor of the American Century Funds. American Century Investment Management Inc. serves as investment advisor to its respective fund family and receives compensation from that fund family for providing investment advisory and other services.

Shareholders of certain JPMorgan Funds are charged a redemption fee equal to 2% of the proceeds if they exchange or redeem shares of such funds within 60 days of purchase, subject to certain exceptions set forth in the prospectus of the applicable Fund. Please consult your J.P. Morgan representative for a list of the JPMorgan Funds that impose redemption fees.

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, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

**Offshore Deposits - London and Nassau**

**Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).**

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.

**Fund manager disclosure information available upon request**

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

Assets may be reflected herein even though they are held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

**Additional Information About Your Accounts**

J.P. Morgan



For the Period 5/1/11 to 5/31/11

Securities purchased or sold through J.P.Morgan Securities LLC ("JPMS") (1) other than mutual funds, are cleared through J.P.Morgan Clearing Corp. ("JPMCC"), an affiliate of JPMS, and (2) other than exchange-listed options and securities held in margin account(s), are held in your Asset Account at JPMCB. Positions in exchange-listed options and in margin account(s) are held by JPMCC and are not delivered to or from your Asset Account. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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 to you. Upon written request, JPMS will promptly supply you with the latest such information.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS and JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$100,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

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.

JPMS, JPMCB or their affiliates (the "J.P. Morgan Companies") may provide administrative, custodial, sales, distribution or shareholder services to JPMorgan Funds, American Century Funds, or funds established, sponsored, advised, or managed by third parties, and the J.P. Morgan Companies may be compensated for such services.

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.

Bank products and services are offered through JPMCB and its banking affiliates. Securities are offered by JPMS and, to the extent noted above, cleared through JPMCC.

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.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates, including JPMorgan Chase Bank, N.A. ("JPMCB").

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

**IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.



For the Period 5/1/11 to 5/31/11

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. Your interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest may not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### **IMPORTANT ADDITIONAL INFORMATION SPECIFIC TO YOUR MARGIN ACCOUNT(S)**

**All positions in your Margin Account Portfolio(s) are held in custody at J.P. Morgan Clearing Corp. ("JPMCC"), Three Chase Metrotech Center, Brooklyn, NY 11245-0001, (347) 643-2578.**

If you have a margin account with J.P.Morgan, as permitted by law we may use certain securities in such account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith.

Please keep the following in mind when using a statement to track your brokerage activity in a margin account: The statement combines your general margin account with the special memorandum account required by Section 220.6 Regulation T. As required by Regulation T, a permanent record of your separate account is available upon your request.



For the Period 5/1/11 to 5/31/11

Free credit balances in your margin account(s) are not segregated and may be used in the operation of JPMCCs business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise noted, JPMCC or its agents and depositories will hold your securities. Upon your demand, JPMCC will pay to you the amount of your free credit balance, and will deliver to you fully-paid securities held on your behalf. Interest will be charged on any debit balance; the method of calculating interest is described in a letter sent to all margin customers.

ARBITRAGE INTERNATIONAL MANAGEMENT, LLC  
BENEFICIARY DESIGNATION FORM

PARTICIPANT NAME: Simon Bernstein

SOCIAL SECURITY #: 371-32-5211

DATE OF BIRTH: 12/2/35 DATE OF HIRE: \_\_\_\_\_

THIS FORM IS APPLICABLE FOR: CASH BALANCE PLAN  401(K) PLAN

A. PRIMARY BENEFICIARY: I hereby designate the following person or persons and/or trusts as beneficiaries to receive any benefits that become payable from the Plan as a result of my death prior to the full commencement of my Plan benefits:

You can choose 1. OR you can choose from 2. through 6. below.

- If 1. is chosen, the consent of your spouse is NOT required and therefore must NOT complete D. You must complete B. and C. below.
- If 1. is NOT chosen you must complete B. and C. and your spouse must complete D.

- 100 % to my SPOUSE
- \_\_\_\_\_ % to my SPOUSE, and
- \_\_\_\_\_ % to my children per capita (i)
- \_\_\_\_\_ % to my children per stirpes (ii)
- \_\_\_\_\_ % to other beneficiaries:  
\_\_\_\_\_ % to Name: \_\_\_\_\_ Relationship: \_\_\_\_\_  
\_\_\_\_\_ % to Name: \_\_\_\_\_ Relationship: \_\_\_\_\_  
\_\_\_\_\_ % to Name: \_\_\_\_\_ Relationship: \_\_\_\_\_
- \_\_\_\_\_ % to the following trust, created by me on, date: \_\_\_\_\_  
Name of Trust: \_\_\_\_\_  
The Trustees for this Trust are: \_\_\_\_\_

B. CONTINGENT BENEFICIARY: In the event a beneficiary designated above fails to survive me, I hereby designate the following person or persons and/or trusts as contingent beneficiaries for that portion of benefits:

Choose one or more

- \_\_\_\_\_ % to my SPOUSE
- \_\_\_\_\_ % to my children per capita (i)
- \_\_\_\_\_ % to my children per stirpes (ii)
- The following % to other beneficiaries:  
10 % to Name: Alexandra Bernstein Relationship: grandchild  
10 % to Name: Michael Bernstein Relationship: grandchild  
10 % to Name: Eric Bernstein Relationship: grandchild
- \_\_\_\_\_ % to the following trust, created by me on, date: (see attached page)  
Name of Trust: \_\_\_\_\_  
The Trustees for this Trust are: \_\_\_\_\_



(continued)

10%- Carla Friedstein

10%- Max Friedstein

10%- Molly Simon

10%- Julia Iantoni

10%- Josh Bernstein

10%- Jacob Bernstein

10%- Danny Bernstein

C. **AFFIRMATION AND ACKNOWLEDGEMENT BY PARTICIPANT:** All of my previous beneficiary designations, if any, are null and void. I affirm that, to the best of my knowledge, there is no court order (other than a Qualified Domestic Relations Order) that assigns any of my interest in the Plan to any other person. I hereby affirm that

[ ] I am not married or I have a court order recognizing my legal separation from my spouse; and if I was ever previously married, I have a valid decree of divorce from all ex-spouses. I acknowledge that any designation made on this form today may be invalidated upon my marriage, and agree to keep the Plan Administrator informed of any changes to my marital status.

[ ] I am presently legally married. I shall keep the Plan Administrator informed of any change to my marital status. Unless my spouse is the only primary beneficiary, my spouse has completed the SPOUSAL CONSENT below. If I am not yet age 35, I acknowledge that I will have to re-obtain the consent of my spouse to my naming a non-spouse primary beneficiary when I turn age 35.

I acknowledge that I need to fill out a new beneficiary designation form to change any designations made on this form.

Participant's Signature: \_\_\_\_\_ Date: 11/29/07

Your spouse should NOT complete D. if you selected A.1. above.

D. **SPOUSAL CONSENT:** Print Name of Spouse: \_\_\_\_\_

I hereby consent to the distribution of all (or the portion specified by my spouse on the Designation of Beneficiary Form) of the benefits payable from the Plan on account of the Participant's death to the primary beneficiary named on the Designation of Beneficiary Form. I acknowledge that (1) the effect of my consent is to cause all or a portion of the Plan's Death benefits paid to a beneficiary other than me, (2) that the Participant's designation of the primary beneficiary other than me is not valid unless I consent to it (3) that my consent is irrevocable unless the Participant subsequently revokes his or her waiver, in which event my consent will again be required for the Participant to name a non-spouse beneficiary. If my spouse has waived the pre-retirement surviving spouse annuity, I acknowledge that, but for my consent, all or a portion of my spouse's benefits would be payable to me in the form of an annuity over my life, and I hereby irrevocably relinquish that right (however, should the Participant revoke his or her waiver at any time, my consent will again subsequently be required to again waive this requirement).

Signature of Spouse: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Witness: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name of Witness: \_\_\_\_\_

- [ ] Witness is a Plan Representative OR
- [ ] Witness is a Notary Public (Complete below):

State of \_\_\_\_\_ County of \_\_\_\_\_

My Commission expires: \_\_\_\_\_

- (i) A term used in the descent and distribution of the estate of one who dies without a will. It means to share and share alike according to the number of individuals. An equal share of an estate is given to each heir, all of whom stand in equal degree of relationship from a decedent. *For example, a woman died without a will. Her husband and three children predeceased her, and her only living heirs are her ten grandchildren. These grandchildren will take per capita; they will each receive one-tenth of the estate.*
- (ii) A term used to denote a method used in dividing the estate of a person. In a per stirpes distribution, a group represents a deceased ancestor. The group takes the proportional share to which the deceased ancestor would have been entitled if still living. *For example, and man died without a will; his wife predeceased him. He had four children, three of whom are still living at the time of his death. The deceased child had three children, all still living. These three grandchildren will share equally in one-fourth of their grandfather's estate, the share the deceased parent would have taken if still alive. The three living children will also each receive one-fourth of the estate.*

LAW OFFICES  
**TESCHER & SPALLINA, P.A.**

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BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS  
DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

November 7, 2013

**VIA U.S. MAIL**

Chris Prindle, V.P.  
JP Morgan  
2 S. Biscayne Blvd.  
Floor 22  
Miami, FL 33131

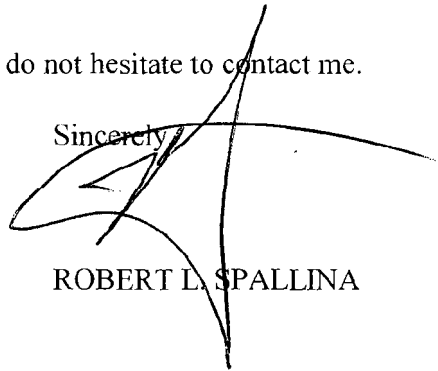
**Re: Estate of Shirley Bernstein**

Dear Chris:

Enclosed is a U.S. Treasury check payable to the Estate of Shirley Bernstein in the amount of \$267.39. We are also enclosing a copy of the Successor Letters of Administration which reopened the Estate on October 29, 2013, and a copy of the death certificate of Mrs. Bernstein for your use in opening the estate account.

If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to be 'R. Spallina', written over the word 'Sincerely,'.

ROBERT L. SPALLINA

RLS/km

Enclosures



United States Treasury

15-51  
000

\$ 699,573,637



Pay to  
the order of

02 26 13 99 SAN FRANCISCO, CA 3158 47513028  
3158 47513028 20092900 I05 2BERN OGDEN F-1041 REF

SHIRLEY BERNSTEIN ESTATE  
TED BERNSTEIN EX  
7020 LIONS HEAD LN  
BOCA RATON FL 33496-5931

12/11  
28

\$\*\*\*\*267\*39

VOID AFTER ONE YEAR

REGIONAL DISBURSING OFFICER



3128 2.21 INTEREST 100 DAYS

⑈ 3 1 5 8 1 ⑈

⑆000000518⑆ 475130282⑈ 050213

## Robert Spallina

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**From:** Jarvis, Joey [joey.jarvis@jpmorgan.com] on behalf of Prindle, Christopher R [christopher.r.prindle@jpmorgan.com]  
**Sent:** Monday, February 04, 2013 4:35 PM  
**To:** Robert Spallina  
**Subject:** Bernstein - Follow Up

Hi Rob,

Pursuant to our conversation with Ted Bernstein, we will be initiating a transfer of \$50,000 from the Bernstein Family Investment LLLP into the Shirley Bernstein Trust DDA. The transfer will be initiated Tuesday, February 5<sup>th</sup> with the expected completion on Wednesday, February 6<sup>th</sup>, based upon market settlement timeframes.

Let me know if you need anything further.

Christopher R. Prindle, CFA  
Vice President  
Investor  
J.P. Morgan Private Banking  
205 Royal Palm Way  
Palm Beach, Florida 33480  
561-838-4669 Direct  
[christopher.r.prindle@jpmorgan.com](mailto:christopher.r.prindle@jpmorgan.com)  
nmls id: 837346

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

## Robert Spallina

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**From:** Prindle, Christopher R [christopher.r.prindle@jpmorgan.com]  
**Sent:** Wednesday, June 26, 2013 7:35 PM  
**To:** Robert Spallina  
**Subject:** Re: Stanford Receivership Certification Notice And Form/Notificación Y Forma De Certificación Para La Administración Judicial De Stanford

Rob,  
I'm traveling, and can try to call tomorrow? The receiver had a claim process that required investors to submit claims. - think Si had submitted his claims in accordance with requirements.  
This is likely to be pennies on the dollar, and judge recently approved very small payment. Happy to discuss further.

The SEC and SIPA issue is in Appellate court and a ruling in favor of SEC could provide SIPC coverage, and most favorable recovery for investors, but still in courts.

---

**From:** Robert Spallina [mailto:rspallina@tescherspallina.com]  
**Sent:** Wednesday, June 26, 2013 03:21 PM Eastern Standard Time  
**To:** Prindle, Christopher R  
**Subject:** FW: Stanford Receivership Certification Notice And Form/Notificación Y Forma De Certificación Para La Administración Judicial De Stanford

Chris – what do you know about Si's claim? This is the first I am hearing about this. Thanks

---

**From:** Ted Bernstein [mailto:tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Wednesday, June 26, 2013 2:45 PM  
**To:** Robert Spallina  
**Subject:** FW: Stanford Receivership Certification Notice And Form/Notificación Y Forma De Certificación Para La Administración Judicial De Stanford

Hi Robert > haven't spoken in a few weeks, hope all is well. I am headed to Charlotte, back on Monday. The info below is related to Si's Stanford claim, I think. I was not involved with this in any way.

Ted

---

**From:** Gilardi & Co. LLC, Claim Agent [mailto:info@stanfordfinancialclaims.com]  
**Sent:** Tuesday, June 04, 2013 6:00 PM  
**To:** Ted Bernstein  
**Subject:** Stanford Receivership Certification Notice And Form/Notificación Y Forma De Certificación Para La Administración Judicial De Stanford

Pursuant to the Order dated May 30, 2013 (found at <http://www.stanfordfinancialclaims.com/pdf/3-09-cv-0298-N,1877OrderGrantingInterimDistributionPlan.pdf>), this email and the links below provide you with a Certification Notice and Form for each of the Investor CD Claims you filed. You should open all links included in this email, as each link contains a separate and unique Certification Notice and Form. For your convenience, each Certification Notice and Form has been provided to you in both English and Spanish; however, you should only return either the English or Spanish version of the Certification Form (but not both).

Carefully read the instruction page, which will tell you what you are required to do to complete the Certification Form, including how and where to return each completed Form. You must submit each completed

Certification Form and all necessary attachments to the Receivership within **SIXTY (60) DAYS** of the date you receive this email.

Very Truly Yours,

Gilardi & Company, LLC as Claims Agent for  
Receiver Ralph Janvey

**Certification Form and Instructions**

Certification 1—Click Here

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De conformidad con la Orden del Tribunal con fecha 30 de Mayo de 2013 (que se encuentra en el siguiente enlace, <http://www.stanfordfinancialclaims.com/pdf/3-09-cv-0298-N,1877OrderGrantingInterimDistributionPlan.pdf>), este correo electrónico y los enlaces abajo indicados le proporcionan la Notificación y Forma de Certificación para cada una de las reclamaciones sometidas por Usted como Demandantes Inversor(es) de CD. Usted debe abrir todos los enlaces incluidos en este correo electrónico, ya que cada enlace indica una Notificación y Forma de Certificación única y separada. Para su conveniencia cada Notificación y Forma de Certificación le es disponible en ambos lenguajes, inglés y español; sin embargo, Usted debe regresar la Notificación de Certificación, solamente ya sea la versión en inglés o en español (pero no ambas).

Cuidadosamente lea la página de instrucción, en la cual se le explicara lo que se le requiere para poder completar la Forma de Certificación, incluyendo como y a donde someter cada Forma luego de ser completada. Usted debe someter cada Forma de Certificación completada junto con todos los documentos adjuntos necesarios, a la Administración Judicial dentro de los **SESENTA (60) DIAS** desde la fecha en que recibe este correo electrónico.

Sinceramente suyo,

Gilardi & Company, LLC como Agente de Reclamaciones para el  
Administrador Judicial Ralph Janvey

**Formulario de Certificación y Instrucciones**

**Certificación 1—Clic Aquí**

This message was intended for: [simon@lifeinsuranceconcepts.com](mailto:simon@lifeinsuranceconcepts.com)  
You were added to the system June 4, 2013. For more information  
[click here](#).  
[Update your preferences](#) | [Unsubscribe](#)

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





Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Phone 973-245-4635  
Fax 973-245-4699

Oppenheimer & Co. Inc.  
Boca Village Corporate Center  
4855 Technology Way  
Suite 400  
Boca Raton, FL 33431  
Attn: Vickie Roraff

Re: Oppenheimer Trust Company, Trustee  
Simon Bernstein fbo Eric  
Acct # G511434321

Dear Vickie,

Please accept this letter as your authorization to transfer 50% of the above referenced account in accordance with the delivery instructions, attached.

Also attached is a spreadsheet outlining the 50% distribution.

Thank you for your assistance in this matter. Please feel free to call me if you have any questions.

Sincerely,

A handwritten signature in cursive script that reads "Janet Craig".

Janet Craig  
Senior/Vice President

Acct Name: SIMON BERNSTEIN IRREVOCABLE TRUST  
U/A 9/7/06

FBO ERIC BERNSTEIN  
OPPENHEIMER TRUST CO, SUCCESSOR

TRUSTEE

Acct Number: 21 00 0910 0 03

Security Name	Shares/Par	Average Unit Cost	Cost	Unit Market	Market Value
ADVANTAGE BANK DEP					15,214.53
<b>FIXED INCOME SECURITIES</b>					
ISHARES LEHMAN 20+	8.0000	47.4500	759.2000	47.8300	765.2800
ISHARES TR 7-10 YR	22.5000	47.4000	2,133.0550	48.6450	2,189.0250
ISHARES TR IND IBOXX	3.0000	45.2100	271.2600	55.5650	333.3900
ISHARES TR INDEX BAR	4.5000	47.5000	427.5000	56.2000	505.8000
ISHS TR BARCLYS	9.5000	50.9500	968.0500	53.3820	1,014.2600
SPDR SER TR BRCLYS	12.5000	15.4550	386.3750	20.0550	501.3750
SPDR SERIES TRUST	7.5000	24.7050	370.5750	31.2200	468.3000
<b>EQUITIES</b>					
SPDR SER TR DJ REIT	24.0000	19.6800	944.6400	33.8250	1,623.6000
VANGUARD INDEX FDS	61.0000	19.9350	2,431.7900	27.4000	3,342.8000
VANGUARD INDEX FDS	16.5000	20.7850	685.8750	41.6600	1,374.7800
VANGUARD INDEX FDS	8.5000	21.3350	362.6950	34.0950	579.6150
VANGUARD INDX GRWTH	42.5000	19.9350	1,694.2550	32.3300	2,748.0500
VANGUARD INTL EQ	51.5000	20.0750	2,067.6550	25.6000	2,636.8000
VANGUARD INTL EQUITY	37.0000	12.3400	913.1600	24.0300	1,778.2200
VANGUARD PACIFIC ETF	30.0000	20.6950	1,241.5800	28.5990	1,715.9400
<b>GRAND TOTALS</b>					<b>36,791.77</b>

July 27, 2011

Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NY 07932

Re: Transfer of Assets

To Whom It May Concern:

I, Eric Bernstein, being over the age of 21 is requesting a transfer of assets to JP Morgan pursuant to enclosed instructions.

Please contact me at (561) 213-2003 with any questions.

Thank you,

A handwritten signature in black ink, appearing to read "Eric Bernstein", with a stylized flourish at the end.

Eric Bernstein

## Depositing Securities and Cash into a J.P. Morgan Account

J.P.Morgan

Follow the instructions below to transfer securities or cash to a J.P. Morgan account. (Please see separate instructions for deposits to a JPMSI margin account.)

Please note that for all "alpha" accounts, when transferring securities you will only be able to list the "Alpha" and the first seven (7) digits of your account number. There is a 12-character limit on account numbers; therefore, "PBD#Q1234567" is the maximum allowed.

### A. Securities

All Depository Trust Company-eligible\* & Free transactions should be directed to:

JPMorgan Chase Bank, N.A.  
DTC Participant Number 902  
FFC to Account Number - P72500  
For Account Number - PBD# W40996006  
For Account of Eric Bernstein

All Federal Reserve-eligible U.S. Government transactions should be directed to:

JPMCHASE/CUST  
ABA# 021 000 021  
FFC to Account Number - P72500  
For Account Number - PBD#  
For Account of

All Physical transactions should be directed to:

*Mall in Deliveries: (Overnight and Regular Mail)*

Service Teams Outside NY should Fed Ex  
certs / docs overnight to:  
JPMorgan Chase Bank, N.A.  
Attn: Physical Processing  
500 Stanton Christiana Road  
Ops 3, 2nd Floor  
Newark, DE 19713-2107  
FFC:  
For account of

Service Teams in NY should send certs / docs to:

JPMorgan Chase Bank, N.A.  
Attn: Physical Receive Department  
4 Chase Metrotech Center  
3rd Floor  
Brooklyn, NY 11245-0001  
FFC:  
For account of

*Street Deliveries: (via third party messenger, or walk-up)*

JPMorgan Chase Bank, N.A.  
Attn: Physical Receive Department  
4 Chase Metrotech Center, 1st Floor, Window #5  
Brooklyn, NY 11245-0001  
(Use Willoughby Street Entrance)  
Internal Account #: P72500  
FFC:  
For account of

### Affirmation Instructions:

#### Standing Instruction Broker

DTC 902  
Agent I.D. #29038  
Institution I.D. #27656  
Agent Interested Account - PBD#  
Interested Party #27656  
A/C P72500

*Both the Agent Interested Account number and the A/C P72500 account number must be referenced.*

#### MONEY MANAGER is the affirming party

DTC 902  
Agent I.D. #28574  
Institution I.D. -  
Agent Interested Account - PBD#  
Interested Party #27656  
A/C P72500

*Both the Agent Interested Account number and the A/C P72500 account number must be referenced.*

### B. Foreign Currency

\*Note that when depositing foreign currency to an account, whether the funds are converted to USD or not, please contact your Account Officer for correct wiring instructions.

# Depositing Securities and Cash into a J.P. Morgan Account

J.P.Morgan

## C. Cash Deposits

Please include deposit ticket with check, checks can be sent to:

### Regular Mail

KY1-0900

JPMorgan Chase Bank, N.A.

P.O. Box 34110

Louisville, KY 40232-4110

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

### Overnight Mail

KY1-0900

JPMorgan Chase Bank, N.A.

6714 Grade Lane, Bldg. 8, Suite 807

Louisville, KY 40213

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

### Foreign Checks

JPMorgan Chase Bank, N.A.

International Check Collections

1111 Fannin Street, Floor 13

Houston, TX 77002

Mail Code-TX2-F012

For ACH transfers, the ABA and Account Information should be taken from the MICR line of the checks.

ACH transfers should be sent to:

### Checking and Money Market Deposit (MMDA) Accounts

JPMorgan Chase Bank, N.A.

\*\*ABA # - \_\_\_\_\_ (enter from list below)

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

### All Other Accounts

JPMorgan Chase Bank, N.A.

500 Stanton Christiana Rd

Newark, DE 19713

ABA # 022 000 842

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

Federal Fund wires should be sent to:

JPMorgan Chase Bank, N.A.

ABA # 021 000 021

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

\*For deposits, ACH transfers, and wires account number must be numeric. Insert account number converting alpha characters to a numeric prefix (i.e. A12345-000 = 1012345000).

If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:
A	10	P	25	S	28
C	12	Q	26	V	31
H	17	R	27	W	32

\*\*ABA #s need to be selected based upon the Bank State the account is opened. For assistance in selecting please contact your J.P. Morgan Service Team.

If Bank State is:	ABA # is:	If Bank State is:	ABA # is:	If Bank State is:	ABA # is:
AZ (601)	122 100 024	ID (702)	123 271 978	OH/WV (001)	044 000 037
CA/NV (703)	322 271 627	IL (111)	071 000 013	OK (662)	103 000 648
CO (501)	102 001 017	IN (053)	074 000 010	OR/WA (702)	325 070 760
CT/NJ/NY (802)	021 000 021	KY (034)	083 000 137	TX (201)	111 000 614
FL (021)	267 084 131	LA (552)	065 400 137	UT (602)	124 001 545
GA (021)	061 092 387	MJ (021)	072 000 326	WI (121)	075 000 019



Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Phone 973-245-4635  
Fax 973-245-4699

Oppenheimer & Co. Inc.  
Boca Village Corporate Center  
4855 Technology Way  
Suite 400  
Boca Raton, FL 33431  
Attn: Vickie Roraff

Re: Oppenheimer Trust Company, Trustee  
Simon Bernstein fbo Alexandra  
Acct # G511434313

Dear Vickie,

Please accept this letter as your authorization to transfer 50% of the above referenced account in accordance with the delivery instructions, attached.

Also attached is a spreadsheet outlining the 50% distribution.

Thank you for your assistance in this matter. Please feel free to call me if you have any questions.

Sincerely,

A handwritten signature in black ink that reads 'Janet Craig'. The signature is written in a cursive style with a large initial 'J'.

Janet Craig  
Senior Vice President

Acct Name: SIMON BERNSTEIN IRREVOCABLE TRUST  
 U/A 9/7/06  
 FBO ALEXANDRA BERNSTEIN  
 OPPENHEIMER TRUST CO, SUCCESSOR  
 TRUSTEE  
 Acct Number: 21 00 0909 0 03

Security Name	Shares/Par	Average Unit Cost	Cost	Unit Market	Market Value
ADVANTAGE BANK DEP					15,184.35
<b>FIXED INCOME SECURITIES</b>					
ISHARES LEHMAN 20+	8.5000	47.4500	806.6500	47.8300	813.1100
ISHARES TR 7-10 YR	23.0000	47.3350	2,177.4700	48.6450	2,237.6700
ISHARES TR IND IBOX	3.0000	45.2100	271.2600	55.5650	333.3900
ISHARES TR INDEX BAR	5.0000	47.5000	475.0000	56.2000	562.0000
ISHS TR BARCLYS	10.0000	50.9500	1,019.0000	53.3820	1,067.6400
SPDR SER TR BRCLYS	13.0000	15.4550	401.8300	20.0550	521.4300
SPDR SERIES TRUST	7.5000	24.7050	370.5750	31.2200	468.3000
	0.0000	0.0000	0.0000	0.0000	0.0000
<b>EQUITIES</b>	0.0000	0.0000	0.0000	0.0000	0.0000
SPDR SER TR DJ REIT	24.5000	19.6800	964.3200	33.8250	1,657.4250
VANGUARD INDEX FDS	62.5000	19.9300	2,491.5000	27.4000	3,425.0000
VANGUARD INDEX FDS	16.5000	20.7850	685.8750	41.6600	1,374.7800
VANGUARD INDEX FDS	8.5000	21.3350	362.6950	34.0950	579.6150
VANGUARD INDX GRWTH	43.0000	21.7000	1,866.1150	32.3300	2,780.3800
VANGUARD INTL EQ	52.5000	20.0750	2,107.8050	25.6000	2,688.0000
VANGUARD INTL EQUITY	38.0000	12.3400	937.8400	24.0300	1,826.2800
VANGUARD PACIFIC ETF	31.0000	20.6800	1,282.2900	28.5990	1,773.1350
<b>GRAND TOTALS</b>					<b>37,292.51</b>

July 27, 2011

Oppenheimer Trust company  
18 Columbia Turnpike  
Florham Park NY 07932

Re: Transfer of Assets

To Whom It May Concern:

I, Alexandra Bernstein, being over the age of 21 is requesting a transfer of assets to JP Morgan pursuant to enclosed instructions.

Please contact me at (561) 245-1393 with any questions.

Thank you,

*Alexandra Bernstein*

Alexandra Bernstein



# Depositing Securities and Cash into a J.P. Morgan Account

# J.P.Morgan

Follow the instructions below to transfer securities or cash to a J.P. Morgan account. (Please see separate instructions for deposits to a JPMSI margin account.)

Please note that for all "alpha" accounts, when transferring securities you will only be able to list the "Alpha" and the first seven (7) digits of your account number. There is a 12-character limit on account numbers; therefore, "PBD#Q1234567" is the maximum allowed.

## A. Securities

All Depository Trust Company-eligible\* & Free transactions should be directed to:

**JPMorgan Chase Bank, N.A.**  
DTC Participant Number **902**  
FFC to Account Number - **P72500**  
For Account Number - PBD# w41001004  
For Account of Alexandra Bernstein

All Federal Reserve-eligible U.S. Government transactions should be directed to:

**JPMCHASE/CUST**  
ABA# **021 000 021**  
FFC to Account Number - **P72500**  
For Account Number - PBD# \_\_\_\_\_  
For Account of \_\_\_\_\_

All Physical transactions should be directed to:

*Mall In Deliveries: (Overnight and Regular Mail)*

**Service Teams Outside NY should Fed Ex certs / docs overnight to:**  
JPMorgan Chase Bank, N.A.  
Attn: Physical Processing  
500 Stanton Christiana Road  
Ops 3, 2nd Floor  
Newark, DE 19713-2107

FFC: \_\_\_\_\_  
For account of \_\_\_\_\_

**Service Teams in NY should send certs / docs to:**

JPMorgan Chase Bank, N.A.  
Attn: Physical Receive Department  
4 Chase Metrotech Center  
3rd Floor  
Brooklyn, NY 11245-0001

FFC: \_\_\_\_\_  
For account of \_\_\_\_\_

*Street Deliveries: (via third party messenger, or walk-up)*

JPMorgan Chase Bank, N.A.  
Attn: Physical Receive Department  
4 Chase Metrotech Center, 1st Floor, Window #5  
Brooklyn, NY 11245-0001  
(Use Willoughby Street Entrance)  
Internal Account #: P72500

FFC: \_\_\_\_\_  
For account of \_\_\_\_\_

## Affirmation Instructions:

### Standing Instruction Broker

**DTC 902**  
Agent I.D. #29038  
Institution I.D. #27656  
Agent Interested Account - PBD# \_\_\_\_\_  
Interested Party #27656  
A/C **P72500**

*Both the Agent Interested Account number and the A/C P72500 account number must be referenced.*

### MONEY MANAGER is the affirming party

**DTC 902**  
Agent I.D. #28574  
Institution I.D. - \_\_\_\_\_  
Agent Interested Account - PBD# \_\_\_\_\_  
Interested Party #27656  
A/C **P72500**

*Both the Agent Interested Account number and the A/C P72500 account number must be referenced.*

## B. Foreign Currency

\*Note that when depositing foreign currency to an account, whether the funds are converted to USD or not, please contact your Account Officer for correct wiring instructions.

# Depositing Securities and Cash into a J.P. Morgan Account

J.P.Morgan

## C. Cash Deposits

Please include deposit ticket with check, checks can be sent to:

Regular Mail

KY1-0900  
JPMorgan Chase Bank, N.A.  
P.O. Box 34110  
Louisville, KY 40232-4110

\*Account Number - \_\_\_\_\_  
For Account of - \_\_\_\_\_

Overnight Mail

KY1-0900  
JPMorgan Chase Bank, N.A.  
6714 Grade Lane, Bldg. 8, Suite 807  
Louisville, KY 40213

\*Account Number - \_\_\_\_\_  
For Account of - \_\_\_\_\_

Foreign Checks

JPMorgan Chase Bank, N.A.  
International Check Collections  
1111 Fannin Street, Floor 13  
Houston, TX 77002  
Mail Code-TX2-F012

For ACH transfers, the ABA and Account Information should be taken from the MICR line of the checks.  
ACH transfers should be sent to:

Checking and Money Market Deposit (MMDA) Accounts

JPMorgan Chase Bank, N.A.

\*\*ABA # - \_\_\_\_\_ (enter from list below)

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

All Other Accounts

JPMorgan Chase Bank, N.A.  
500 Stanton Christiana Rd  
Newark, DE 19713  
ABA # 022 000 842

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

Federal Fund wires should be sent to:

JPMorgan Chase Bank, N.A.

ABA # 021 000 021

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

\*For deposits, ACH transfers, and wires account number must be numeric. Insert account number converting alpha characters to a numeric prefix (i.e. A12345-000 = 1012345000).

If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:
A	10	P	25	S	28
C	12	Q	26	V	31
H	17	R	27	W	32

\*\*ABA #s need to be selected based upon the Bank State the account is opened. For assistance in selecting please contact your J.P. Morgan Service Team.

If Bank State is:	ABA # is:	If Bank State is:	ABA # is:	If Bank State is:	ABA # is:
AZ (601)	122 100 024	ID (702)	123 271 978	OH/WV (001)	044 000 037
CA/NV (703)	322 271 627	IL (111)	071 000 013	OK (662)	103 000 648
CO (501)	102 001 017	IN (053)	074 000 010	OR/WA (702)	325 070 760
CT/NJ/NY (802)	021 000 021	KY (034)	083 000 137	TX (201)	111 000 614
FL (021)	267 084 131	LA (552)	065 400 137	UT (602)	124 001 545
GA (021)	061 092 387	MI (021)	072 000 326	WI (121)	075 000 019

July 27, 2011

Oppenheimer Trust company  
18 Columbia Turnpike  
Florham Park NY 07932

Re: Transfer of Assets

To Whom It May Concern:

I, Alexandra Bernstein, being over the age of 21 is requesting a transfer of assets to JP Morgan pursuant to enclosed instructions.

Please contact me at (561) 245-1393 with any questions.

Thank you,

*Alexandra Bernstein*

Alexandra Bernstein

# Depositing Securities and Cash into a J.P. Morgan Account

J.P.Morgan

Follow the instructions below to transfer securities or cash to a J.P. Morgan account. (Please see separate instructions for deposits to a JPMSI margin account.)

Please note that for all "alpha" accounts, when transferring securities you will only be able to list the "Alpha" and the first seven (7) digits of your account number. There is a 12-character limit on account numbers; therefore, "PBD#Q1234567" is the maximum allowed.

## A. Securities

All Depository Trust Company-eligible\* & Free transactions should be directed to:

**JPMorgan Chase Bank, N.A.**

DTC Participant Number **902**

FFC to Account Number - **P72500**

For Account Number - PBD# w41001004

For Account of Alexandra Bernstein

All Federal Reserve-eligible U.S. Government transactions should be directed to:

**JPMCHASE/CUST**

**ABA# 021 000 021**

FFC to Account Number - **P72500**

For Account Number - PBD# \_\_\_\_\_

For Account of \_\_\_\_\_

All Physical transactions should be directed to:

*Mail In Deliveries: (Overnight and Regular Mail)*

**Service Teams Outside NY should Fed Ex certs / docs overnight to:**

JPMorgan Chase Bank, N.A.

Attn: Physical Processing

500 Stanton Christiana Road

Ops 3, 2nd Floor

Newark, DE 19713-2107

FFC: \_\_\_\_\_

For account of \_\_\_\_\_

**Service Teams in NY should send certs / docs to:**

JPMorgan Chase Bank, N.A.

Attn: Physical Receive Department

4 Chase Metrotech Center

3rd Floor

Brooklyn, NY 11245-0001

FFC: \_\_\_\_\_

For account of \_\_\_\_\_

*Street Deliveries: (via third party messenger, or walk-up)*

JPMorgan Chase Bank, N.A.

Attn: Physical Receive Department

4 Chase Metrotech Center, 1st Floor, Window #5

Brooklyn, NY 11245-0001

(Use Willoughby Street Entrance)

Internal Account #: P72500

FFC: \_\_\_\_\_

For account of \_\_\_\_\_

## Affirmation Instructions:

### Standing Instruction Broker

**DTC 902**

Agent I.D. #29038

Institution I.D. #27656

Agent Interested Account - PBD# \_\_\_\_\_

Interested Party #27656

A/C **P72500**

*Both the Agent Interested Account number and the A/C P72500 account number must be referenced.*

### MONEY MANAGER is the affirming party

**DTC 902**

Agent I.D. #28574

Institution I.D. - \_\_\_\_\_

Agent Interested Account - PBD# \_\_\_\_\_

Interested Party #27656

A/C **P72500**

*Both the Agent Interested Account number and the A/C P72500 account number must be referenced.*

## B. Foreign Currency

\*Note that when depositing foreign currency to an account, whether the funds are converted to USD or not, please contact your Account Officer for correct wiring instructions.

# Depositing Securities and Cash into a J.P. Morgan Account

J.P.Morgan

## C. Cash Deposits

Please include deposit ticket with check, checks can be sent to:

Regular Mail

KY1-0900  
JPMorgan Chase Bank, N.A.  
P.O. Box 34110  
Louisville, KY 40232-4110

\*Account Number - \_\_\_\_\_  
For Account of - \_\_\_\_\_

Overnight Mail

KY1-0900  
JPMorgan Chase Bank, N.A.  
6714 Grade Lane, Bldg. 8, Suite 807  
Louisville, KY 40213

\*Account Number - \_\_\_\_\_  
For Account of - \_\_\_\_\_

Foreign Checks

JPMorgan Chase Bank, N.A.  
International Check Collections  
1111 Fannin Street, Floor 13  
Houston, TX 77002  
Mail Code-TX2-F012

For ACH transfers, the ABA and Account Information should be taken from the MICR line of the checks.  
ACH transfers should be sent to:

Checking and Money Market Deposit (MMDA) Accounts

JPMorgan Chase Bank, N.A.

\*\*ABA # - \_\_\_\_\_ (enter from list below)

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

All Other Accounts

JPMorgan Chase Bank, N.A.  
500 Stanton Christiana Rd  
Newark, DE 19713  
ABA # 022 000 842

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

Federal Fund wires should be sent to:

JPMorgan Chase Bank, N.A.  
ABA # 021 000 021

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

\*For deposits, ACH transfers, and wires account number must be numeric. Insert account number converting alpha characters to a numeric prefix (i.e. A12345-000 = 1012345000).

If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:
A	10	P	25	S	28
C	12	Q	26	V	31
H	17	R	27	W	32

\*\*ABA #s need to be selected based upon the Bank State the account is opened. For assistance in selecting please contact your J.P. Morgan Service Team.

If Bank State is:	ABA # is:	If Bank State is:	ABA # is:	If Bank State is:	ABA # is:
AZ (601)	122 100 024	ID (702)	123 271 978	OH/WV (001)	044 000 037
CA/NV (703)	322 271 627	IL (111)	071 000 013	OK (662)	103 000 648
CO (501)	102 001 017	IN (053)	074 000 010	OR/WA (702)	325 070 760
CT/NJ/NY (802)	021 000 021	KY (034)	083 000 137	TX (201)	111 000 614
FL (021)	267 084 131	LA (552)	065 400 137	UT (602)	124 001 545
GA (021)	061 092 387	MI (021)	072 000 326	WI (121)	075 000 019

July 27, 2011

Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NY 07932

Re: Transfer of Assets

To Whom It May Concern:

I, Eric Bernstein, being over the age of 21 is requesting a transfer of assets to JP Morgan pursuant to enclosed instructions.

Please contact me at (561) 213-2003 with any questions.

Thank you,

A handwritten signature in black ink, appearing to read "Eric Bernstein", with a stylized flourish at the end.

Eric Bernstein

# Depositing Securities and Cash into a J.P. Morgan Account



Follow the instructions below to transfer securities or cash to a J.P. Morgan account. (Please see separate instructions for deposits to a JPMSI margin account.)

Please note that for all "alpha" accounts, when transferring securities you will only be able to list the "Alpha" and the first seven (7) digits of your account number. There is a 12-character limit on account numbers; therefore, "PBD#Q1234567" is the maximum allowed.

## A. Securities

All Depository Trust Company-eligible\* & Free transactions should be directed to:

**JPMorgan Chase Bank, N.A.**  
DTC Participant Number **902**  
FFC to Account Number - **P72500**  
For Account Number - PBD# w40996006  
For Account of Eric Bernstein

All Federal Reserve-eligible U.S. Government transactions should be directed to:

**JPMCHASE/CUST**  
**ABA# 021 000 021**  
FFC to Account Number - **P72500**  
For Account Number - PBD# \_\_\_\_\_  
For Account of \_\_\_\_\_

All Physical transactions should be directed to:

*Mail in Deliveries: (Overnight and Regular Mail)*

**Service Teams Outside NY should Fed Ex certs / docs overnight to:**  
JPMorgan Chase Bank, N.A.  
Attn: Physical Processing  
500 Stanton Christiana Road  
Ops 3, 2nd Floor  
Newark, DE 19713-2107

FFC: \_\_\_\_\_  
For account of \_\_\_\_\_

**Service Teams in NY should send certs / docs to:**

JPMorgan Chase Bank, N.A.  
Attn: Physical Receive Department  
4 Chase Metrotech Center  
3rd Floor  
Brooklyn, NY 11245-0001

FFC: \_\_\_\_\_  
For account of \_\_\_\_\_

*Street Deliveries: (via third party messenger, or walk-up)*

JPMorgan Chase Bank, N.A.  
Attn: Physical Receive Department  
4 Chase Metrotech Center, 1st Floor, Window # 5  
Brooklyn, NY 11245-0001  
(Use Willoughby Street Entrance)  
Internal Account #: P72500

FFC: \_\_\_\_\_  
For account of \_\_\_\_\_

### Affirmation Instructions:

#### Standing Instruction Broker

**DTC 902**  
Agent I.D. #29038  
Institution I.D. #27656  
Agent Interested Account - PBD# \_\_\_\_\_  
Interested Party #27656  
A/C **P72500**

*Both the Agent Interested Account number and the A/C P72500 account number must be referenced.*

#### MONEY MANAGER is the affirming party

**DTC 902**  
Agent I.D. #28574  
Institution I.D. - \_\_\_\_\_  
Agent Interested Account - PBD# \_\_\_\_\_  
Interested Party #27656  
A/C **P72500**

*Both the Agent Interested Account number and the A/C P72500 account number must be referenced.*

## B. Foreign Currency

\*Note that when depositing foreign currency to an account, whether the funds are converted to USD or not, please contact your Account Officer for correct wiring instructions.

**Depositing Securities and Cash into a J.P. Morgan Account**

**J.P.Morgan**

**C. Cash Deposits**

Please include deposit ticket with check, checks can be sent to:

Regular Mail

KY1-0500  
JPMorgan Chase Bank, N.A.  
P.O. Box 34110  
Louisville, KY 40232-4110

\*Account Number - \_\_\_\_\_  
For Account of - \_\_\_\_\_

Overnight Mail

KY1-0900  
JPMorgan Chase Bank, N.A.  
6714 Grade Lane, Bldg. 8, Suite 807  
Louisville, KY 40213

\*Account Number - \_\_\_\_\_  
For Account of - \_\_\_\_\_

Foreign Checks

JPMorgan Chase Bank, N.A.  
International Check Collections  
1111 Fannin Street, Floor 13  
Houston, TX 77002  
Mail Code-TX2-F012

For ACH transfers, the ABA and Account Information should be taken from the MICR line of the checks.  
ACH transfers should be sent to:

Checking and Money Market Deposit (MMDA) Accounts

JPMorgan Chase Bank, N.A.

\*\*ABA # - \_\_\_\_\_ (enter from list below)

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

All Other Accounts

JPMorgan Chase Bank, N.A.  
500 Stanton Christiana Rd  
Newark, DE 19713  
ABA # 022 000 842

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

Federal Fund wires should be sent to:

JPMorgan Chase Bank, N.A.

ABA # 021 000 021

\*Account Number - \_\_\_\_\_

For Account of - \_\_\_\_\_

\*For deposits, ACH transfers, and wires account number must be numeric. Insert account number converting alpha characters to a numeric prefix (i.e. A12345-000 = 1012345000).

If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:
A	10	P	25	S	28
C	12	Q	26	V	31
H	17	R	27	W	32

\*\*ABA #s need to be selected based upon the Bank State the account is opened. For assistance in selecting please contact your J.P. Morgan Service Team.

If Bank State is:	ABA # is:	If Bank State is:	ABA # is:	If Bank State is:	ABA # is:
AZ (601)	122 100 024	ID (702)	123 271 978	OH/WV (001)	044 000 037
CA/NV (703)	322 271 627	IL (111)	071 000 013	OK (662)	103 000 648
CO (501)	102 001 017	IN (053)	074 000 010	OR/WA (702)	325 070 760
CT/NJ/NY (802)	021 000 021	KY (034)	083 000 137	TX (201)	111 000 614
FL (021)	267 084 131	LA (552)	065 400 137	UT (602)	124 001 545
GA (021)	061 092 387	MI (021)	072 000 325	WI (121)	075 000 019



Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
Email: [Janet.Craig@opco.com](mailto:Janet.Craig@opco.com)

---

**From:** Mark Manceri, Esq. [<mailto:mrmlaw@comcast.net>]  
**Sent:** Tuesday, April 30, 2013 2:27 PM  
**To:** Craig, Janet  
**Subject:** RE: Bernstein Family Realty

Janet,

Will you be available around 4:30 today for a call?

Mark Manceri

---

**From:** Craig, Janet [<mailto:Janet.Craig@opco.com>]  
**Sent:** Friday, April 26, 2013 03:48 PM  
**To:** 'mrmlaw@comcast.net'  
**Subject:** Bernstein Family Realty

Mark,

Thank you for speaking with me today. As I mentioned, Oppenheimer Trust Company (OTC) is the Successor Trustee for three trusts that own one third interests in Bernstein Family Realty LLC (BFRLLC), which has been named as a defendant in the Stansbury lawsuit. The Summons was accepted on 4/22/13 by Tescher & Spallina, PA.

On December 12, 2012, OTC named itself Managing Member of the BFRLLC to facilitate the payment of bills. This was made necessary by the death of Simon Bernstein in August 2012.

The Trusts are small accounts intended to be used primarily for educational expenses. The discretionary language is that The Trustee shall pay or apply such sums of principal from this trust as in the Trustee's discretion are necessary or advisable for Beneficiary's health, education, support and maintenance. Provisions for the distribution of income during the life of the trust are silent. The trusts terminate 50% when each Beneficiary has reached age 21, Principal and Income are to be paid out in total when each beneficiary attains age 25. The Beneficiaries are approximately 11, 14 and 16.

Oppenheimer Trust Company, both as Trustee and as Managing Member of BFRLLC, was not involved in the funding of the Trusts nor with the creation of BFRLLC. The only asset of BFRLLC is the family home occupied by the three boys and their parents. There is a small cash account that we fund from the boys' trusts to pay household expenses.

Please let me know if you need additional information to determine if you can represent us in this matter.

Thank you for your time and assistance.

Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635

Fax: 973-245-4699  
Email: [Janet.Craig@opco.com](mailto:Janet.Craig@opco.com)

This communication and any attached files may contain information that is confidential or privileged. If this communication has been received in error, please delete or destroy it immediately. Please go to [www.opco.com/EmailDisclosures](http://www.opco.com/EmailDisclosures)  
This communication and any attached files may contain information that is confidential or privileged. If this communication has been received in error, please delete or destroy it immediately. Please go to [www.opco.com/EmailDisclosures](http://www.opco.com/EmailDisclosures)  
This communication and any attached files may contain information that is confidential or privileged. If this communication has been received in error, please delete or destroy it immediately. Please go to [www.opco.com/EmailDisclosures](http://www.opco.com/EmailDisclosures)

Kimberly Moran, Legal Assistant  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

## Robert Spallina

---

**From:** Robert Spallina  
**Sent:** Thursday, September 12, 2013 4:15 PM  
**To:** Craig, Janet  
**Cc:** 'Messuri, Anthony'  
**Subject:** Bernstein Family Realty, LLC

Janet – I spoke with the CPA for the family and they have never prepared a return for this entity as it was supposedly a disregarded entity. As you know that is not the case. They could prepare a return but would need to take direction from you in that regard as Oppenheimer is the manger of the entity. I have copied Anthony Messuri on this email who prepares most of the returns for the family. Please advise as a return is required and is due this Monday. Thank you

Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
E-mail: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

The information contained in this message is legally privileged and confidential information intended only for the use of the individual or entity named above. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. If you have received this communication in error, please immediately notify us by e-mail or telephone. Thank you.

## Robert Spallina

---

**From:** Roraff, Victoria [Victoria.Roraff@opco.com]  
**Sent:** Friday, February 08, 2013 10:27 AM  
**To:** Robert Spallina  
**Subject:** RE: Stanford Statement Request

I don't have a file on all of them – but here's what I'm able to provide:

NM2012273 – Bernstein Holdings LLC – became G51-1403458  
NM2012109 – Bernstein Family Investments LLLP – became G51-1403425  
NM2010376 -  
NJF011401 – Bernstein Family Investments LLLP – became G51-1403433  
NJF011443 -  
NJF011674 – Bernstein Family Investments LLLP – became G51-1403441  
NJF010213 –

Thank you,

*Vickie Roraff*  
Registered Client Service Associate

Oppenheimer & Co. Inc.  
Boca Village Corporate Center  
4855 Technology Way  
Suite 400  
Boca Raton, FL 33431

(T) 561-620-3117  
(F) 561-416-8671  
Toll Free - 888-999-3660

[victoria.roraff@opco.com](mailto:victoria.roraff@opco.com)  
<http://la.opco.com/evan.farrell>

**From:** Robert Spallina [mailto:rspallina@tescherspallina.com]  
**Sent:** Friday, February 08, 2013 10:07 AM  
**To:** Roraff, Victoria  
**Subject:** RE: Stanford Statement Request

What accounts are those?

---

**From:** Roraff, Victoria [mailto:Victoria.Roraff@opco.com]  
**Sent:** Friday, February 08, 2013 10:04 AM  
**To:** Robert Spallina  
**Subject:** RE: Stanford Statement Request

Hi,

No, please scroll down on the email – no attachment.

Thanks,

Vickie

---

**From:** Robert Spallina [<mailto:rspallina@tescherspallina.com>]  
**Sent:** Friday, February 08, 2013 10:03 AM  
**To:** Roraff, Victoria  
**Cc:** Farrell, Evan; [christopher.r.prindle@jpmorgan.com](mailto:christopher.r.prindle@jpmorgan.com)  
**Subject:** Re: Stanford Statement Request

Attachment?

Sent from my iPhone

On Feb 8, 2013, at 9:59 AM, "Roraff, Victoria" <[Victoria.Roraff@opco.com](mailto:Victoria.Roraff@opco.com)> wrote:

Good morning Robert,

Please see the below note from Stanford Receivership regarding the requested statement on the funding of the home for Elliot Bernstein's children. Please let me know if there's anything else we can assist with.

Thank you,

*Vickie Roraff*  
Registered Client Service Associate

Oppenheimer & Co. Inc.  
Boca Village Corporate Center  
4855 Technology Way  
Suite 400  
Boca Raton, FL 33431

(T) 561-620-3117  
(F) 561-416-8671  
Toll Free - 888-999-3660

[victoria.roraff@opco.com](mailto:victoria.roraff@opco.com)  
<http://fa.opco.com/evan.farrell>

---

**From:** Roraff, Victoria  
**Sent:** Friday, February 08, 2013 9:10 AM  
**To:** 'Barnhart, Marie E.'  
**Cc:** Farrell, Evan  
**Subject:** RE: Stanford Statement Request

Thank you Marie,

I will ask the client to go back to the receiving bank and trace it from there. I will get back to you if they are able to give more specifics.

Take care,

*Vickie Roraff*  
Registered Client Service Associate

Oppenheimer & Co. Inc.

Boca Village Corporate Center  
4855 Technology Way  
Suite 400  
Boca Raton, FL 33431

(T) 561-620-3117  
(F) 561-416-8671  
Toll Free - 888-999-3660

[victoria.roraff@opco.com](mailto:victoria.roraff@opco.com)  
<http://fa.opco.com/evan.farrell>

---

**From:** Barnhart, Marie E. [<mailto:mbarnhart@stanfordeagle.com>]  
**Sent:** Thursday, February 07, 2013 3:57 PM  
**To:** Roraff, Victoria  
**Cc:** Barnhart, Marie E.  
**Subject:** Stanford Statement Request

Vicki,

I did not find the any wire transfers in the June 2008 statement for acct NM2012273. Also checked NM2012109, NM2010376, NJF011401, NJF011443, NJF011674, NJF010213.

Let me know if you need me to check any other account numbers.

*Marie Barnhart*

Stanford Financial Group Receivership  
[mbarnhart@stanfordeagle.com](mailto:mbarnhart@stanfordeagle.com)  
281-368-2020 Main Number  
866-964-6301 Toll Free  
281-368-2055 Fax

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## Robert Spallina

---

**From:** Craig, Janet [Janet.Craig@opco.com]  
**Sent:** Friday, December 14, 2012 2:09 PM  
**To:** 'Eliot Ivan Bernstein'  
**Cc:** Robert Spallina; 'rachel3584@gmail.com'  
**Subject:** RE: Electrician  
**Attachments:** Bernstein Family Realty Appt of Manager 12-14-12.pdf; image001.jpg; image002.gif

Eliot,

I have no way of knowing if you currently have homeowner's insurance. I have copied Robert Spallina and Rachel Walker on this email to see if they have any information. The payment and paperwork for the electrical work was mailed to the vendor earlier this week.

After speaking with Mr. Spallina, Oppenheimer Trust Company has agreed to step in as Manager for Bernstein Family Realty LLC while funds are available. To that end, we have cancelled the monthly remittance to your wife's checking account and ask that you send all household bills to my attention upon receipt. Household bills include utility, phone and cable bills. You should also send us any bills for the boys medical and educational expenses. All other bills will need to be covered by you and your wife.

We have set up a custody account for Bernstein Family Realty LLC and I have set you up to receive statements. We will add that account to your online access when that is set up.

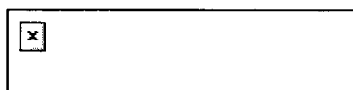
Please feel free to contact me with any questions.

Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
Email: Janet.Craig@opco.com

---

**From:** Eliot Ivan Bernstein [mailto:iviewit@iviewit.tv]  
**Sent:** Friday, December 14, 2012 1:33 PM  
**To:** Craig, Janet  
**Subject:** Electrician

Hi Janet, I spoke to Rachel who stated you were handling the electrician and electrical work order that the homeowners insurance is contingent upon and sending the paperwork and payment to them directly. I am unclear if we have homeowners insurance at the moment or if this is presenting an immediate liability for us, please let me know if we have homeowners and if not when these matters will be resolved and when the scheduled work is for to reinstate it. Just starting to work on the paperwork re the online statements and will get it over shortly. Thanks and have a great weekend ~ Eliot





**Bernstein Family Realty  
Appointment and Acceptance of Successor Manager**

- WHEREAS, Oppenheimer Trust Company succeeded Stanford Trust Company as Successor Trustee on the Simon Bernstein Trusts for the benefit of Jacob, Joshua and Daniel Bernstein pursuant to Court Order dated July 30, 2010; and
- WHEREAS, The Simon Bernstein Trusts for the Benefit of Jacob, Joshua and Daniel, are Co-Owners and Members of Bernstein Family Realty, LLC, together owning 100% interest in said LLC; and
- WHEREAS, Oppenheimer Trust Company, as Trustee, acts on behalf of the Members; and
- WHEREAS, Whereas Simon Bernstein was named the initial Manager of Bernstein Family Realty LLC; and
- WHEREAS, Simon Bernstein passed away on September 13, 2012; and
- WHEREAS, Article 5.1.2 of the Bernstein Family Realty LLC Operating Agreement allows for the Members to vote on and elect a new Manager; and
- THEREFORE: Oppenheimer Trust Company exercises its right to vote for and elect a new Manager of Bernstein Family Realty LLC; and
- THEREFORE: Oppenheimer Trust Company, as Trustee of the Simon Bernstein Trust for the benefit of Jacob, Joshua and Daniel, votes for and elects Oppenheimer Trust Company as Manager for Bernstein Family Realty LLC; and

Oppenheimer Trust Company

By: Janet Craig  
Date: 12/14/12

**Janet Craig, CTFA**  
**Senior Vice President**

Notary: Helen M. DeRosa  
**HELEN M. DeROSA**  
**NOTARY PUBLIC OF NEW JERSEY**  
**MY COMMISSION EXPIRES ON 4-1-13**

Eliot Bernstein  
39 Little Ave  
Red Bluff, CA 96080-3519  
RE: Children's Residence

June 18, 2008

Mr. Louis Fournet  
President  
Stanford Trust Company  
445 North Boulevard, 8<sup>th</sup> Floor  
Baton Rouge, LA 70802

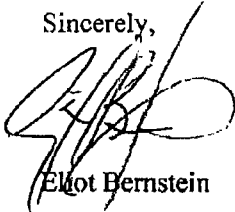
Dear Mr. Fournet:

Please be advised that as guardian for my children that they will be moving into a residence, with the address of 2753 NW 34<sup>th</sup> Street, Boca Raton, FL 33434.

We are requesting that the funds from the children's individual Irrevocable Trust accounts be used toward the purchase of this residence. This is necessary to provide shelter for the children. These are the only available funds for this residence. My children are listed below.

Josh Bernstein  
Jacob Bernstein  
Daniel Bernstein

Sincerely,



Eliot Bernstein

Eliot & Candice Bernstein  
39 Little Ave  
Red Bluff, CA 96080-3519

June 18, 2008

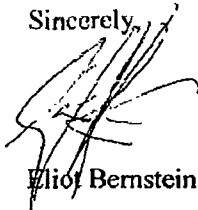
Mr. Louis Fournet  
President  
Stanford Trust Company  
445 North Boulevard, 8<sup>th</sup> Floor  
Baton Rouge, LA 70802

RE: Distribution for Children's Residence

Dear Mr. Fournet:

Please be advised that as guardians for our children, Josh, Jacob and Daniel Bernstein that they will be moving into a residence, with the address of 2753 NW 34<sup>th</sup> Street, Boca Raton, FL 33434. We hereby, indemnify Stanford Trust Company for this distribution with respect to any future needs of the children.

Sincerely,



Eliot Bernstein



Candice Bernstein

## Robert Spallina

---

**From:** Robert Spallina  
**Sent:** Monday, October 22, 2012 11:53 AM  
**To:** 'Craig, Janet'  
**Cc:** 'Rachel Walker'  
**Subject:** FW: Remaining bills for Eliot's house

Janet – please coordinate this with Rachel. Thank you

---

**From:** Rachel Walker [mailto:rachel3584@gmail.com]  
**Sent:** Friday, October 19, 2012 10:19 AM  
**To:** Robert Spallina  
**Subject:** Remaining bills for Eliot's house

Hi Robert!

The following bills need to be paid for this month in order for Eliot's house to be current (following what I have already paid with the \$4,000 JP Morgan transfer which leaves \$443.41 remaining)-

\$1175	Complete Plumbing
\$620	Kool Ray
\$390	Cleaning lady
\$150	Pest Aside
\$1909.94	Saint Andrews School (bookstore charges etc. I put a call into the business office as to why it's so high)
\$1261	Costa Rica trip for Josh with school
\$1250	Casey Powell Lacrosse for Josh and Danny
\$255	Athletes Edge Academy for Danny

Totaling \$7010.94

These bills are so out of the ordinary just so you know... Complete plumbing is from a few months ago when we had a water heater leak at Eliot's and Si told me he paid it (I was out of town) and then Candice confirmed with me that it wasn't paid and Bryan had sent me this bill. Kool Ray is from August when one of the AC units had a broken line. The Saint Andrews bookstore charges are astronomical and I will keep calling the business office until I get an itemized list/answer as to why it's so high. Cleaning lady, Pest Aside and Casey Powell are pretty constant though Casey Powell is a payment for 3 months of that lacrosse league.

Bernstein, Simon  
Estate Planning

11187.001  
File #2

Page 1

To whom it may concern

I Simon BERNSTEIN do this day  
Sept 7<sup>th</sup> 2012 of sound mind & Body  
Wish to Leave to my Beloved MARYGA  
Puccio Should I DIE THREE THINGS

① a check from J.P. Morgan for the  
Amount of \$150,000 for taking care  
of me when I needed her.

② my 20% of investment in Helcomet  
Co being drawn up at this time by  
STEVEN GREENWALD Att:

③ As soon as I can get a changed  
\$100,000 FROM MY CURRENT DIS Policy

---

as beneficiary.

Should I die first I wish all these  
things to happen with no interruption  
From Family or Probate.

ALL THINGS THAT I HAVE GIVEN

②.

to MARITZA Puccio ~~at~~ to this date goes with her as side wishes, car-clothes-jewelry etc.

For this Conciliation MARITZA Puccio will remain with me so long as we agree to MAINTAIN our relationship. She & I will work to MAKE this relationship built on respect, honesty and love between both parties.

Should either party fail to live up to these conditions all claims are VOID.

X

X

**SIMON BERNSTEIN**  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496

63-84139942  
2670

310

DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$

\_\_\_\_\_ DOLLARS  Security Features Included. Debit or Debit.

**J.P.Morgan**  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO \_\_\_\_\_ MP

⑆ 26 7084 13 1⑆

849197231⑈0310



Email: Janet.Craig@opco.com

**From:** Diana Banks [mailto:diana@lifeinsuranceconcepts.com]  
**Sent:** Wednesday, May 23, 2012 1:31 PM  
**To:** Craig, Janet; 'Robert Spallina'  
**Cc:** Worth, Hunt; Sigalos, Janet; Kimberly Moran  
**Subject:** RE: Bernstein Terminations - Update

Janet, all are items below still outstanding? Also, the K-1's for LIC are not yet available. . Thank you, Diana

*Diana Banks* - Vice President of Administration



**Life Insurance Concepts**  
 950 Peninsula Corporate Circle, Suite 3010  
 Boca Raton, FL 33487  
**Tel:** 561.988.8984  
**Toll Free:** 866.395.8984  
**Fax:** 561.988.0833  
**Email:** Diana@LifeInsuranceConcepts.com

[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)

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**From:** Craig, Janet [mailto:Janet.Craig@opco.com]  
**Sent:** Tuesday, May 01, 2012 4:24 PM  
**To:** Simon Bernstein; 'Robert Spallina'; Diana Banks  
**Cc:** Worth, Hunt; Sigalos, Janet  
**Subject:** Bernstein Terminations - Update

As we have not spoken in a while, I wanted to update you on our progress with these accounts.

At your earliest convenience, please forward the 2011 K-1s for LIC Holdings. Fiduciary tax returns for all 10 accounts are on extension.

This is the status on each of the accounts:

- Trust fbo Molly Simon – We have received the executed Refunding, Release and Receipt document signed by the family member. We have not received a Removal and Appointment Document. JPMorgan has not signed off on the documentation. Molly's 50% distribution at age 21 is pending one final request.
- Trusts FBO Joshua Bernstein, Jacob Bernstein, Daniel Bernstein and Eric Bernstein - We have received the executed Refunding, Release and Receipt document signed by the family member as well as the Removal and Appointment Document. JPMorgan has not signed off on the documentation.
- Trusts FBO Alexandra Bernstein, Michael Bernstein, Carly Friedstein, Max Friedstein and Julia

5/24/2012

TS004021

Iantoni – No documentation received.

We are looking to complete our administration in an orderly and appropriate fashion. I am requesting your assistance in obtaining the appropriate documentation and forwarding it to us so that we can release the assets. I look forward to hearing from you.

Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
Email: Janet.Craig@opco.com

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5/24/2012

TS004022

## RECEIPT, RELEASE, AND REFUNDING AGREEMENT

WHEREAS, Simon Bernstein, as Grantor, established a certain Trust for the benefit of his grandchild, JULIA IANTONI (the "Beneficiary") under an agreement dated September 7, 2006, (the Trust and the Trust Agreement collectively referred to hereinafter as the "Trust"); and

WHEREAS, pursuant to the Trust, Oppenheimer Trust Company (the "Trustee"), a limited purpose trust company, organized under the laws of the State of New Jersey, was appointed Trustee of the Trust, is the Trustee; and

WHEREAS, the Trustee has provided the Beneficiary with monthly statements for the Account and the Parties have received said statements; and

WHEREAS, the Trustee has provided the Beneficiary with a statement of Principal received in and paid out of the Account, income earned during the Trustee's term and expenses paid and said statement is attached hereto and incorporated herein; and

WHEREAS, the Parties now desire to settle the Trustee's account of proceedings of the Trust based on the above-described information with this Receipt, Release and Refunding Agreement, to avoid the delay and expense of a judicial accounting; and

WHEREAS, the Trustee has been asked and now intends to deliver the assets to the Successor Trustee, JP Morgan Chase; and

WHEREAS, the Beneficiary has been advised by Trustee to consult with an attorney and have consulted with an attorney or chosen not to do so; and

WHEREAS, the Beneficiary thus voluntarily waives the necessity of a formal judicial accounting; and


NOW, THEREFORE, in consideration of the premises and of the mutual agreement of the Beneficiary and the Trustee to waive a judicial settlement of the account of proceedings and other good and valuable consideration, the receipt of which is hereby acknowledged, it is hereby agreed as follows:

- (1) The Beneficiary, heirs, legal representatives, Executors, Administrators, successors and assigns, releases, remises and forever discharges the Trustee, individually and as Trustee of the Trust, of and from any claims, demands or liabilities whatsoever that the Parties have or might have, or which their successors now have or might have, by reason of the acts and proceedings of the Trustee as set forth herein and in the attached statement.

- (2) In consideration of the payments and distributions made to the Beneficiary by the Trustee, the Beneficiary and Successor Trustee, JP Morgan Chase, agree that if at any time hereafter it appears that there may be any claims for estate, gift, income or other taxes of any kind, administration expenses, or other lawful claims by whomsoever asserted, which may be or become payable by the Trust or for which the Trust or the Trustee may be liable in law or equity, each of the undersigned Parties will repay and refund to the Trustee upon demand from him, out of the aforementioned property distribution to such Party, or out of the proceeds of the investment or reinvestment thereof, his or her proportionate share of the amount of the aggregate of all such taxes, administration expenses, and other lawful claims.

IN WITNESS WHEREOF, the parties hereto have executed this Receipt, Release and Refunding Agreement as of the date appearing next to their name.

By:

  
Beneficiary or Parent

Dated: 5-23-12

Name:

GUY IANTONI

Notary:





Dated: \_\_\_\_\_

\_\_\_\_\_  
JP Morgan Chase

Name:

Title:

Date:

Notary:

Simon Bernstein Trust Under Agreement dated \_\_\_\_\_  
fbo JULIA IANTONI

**Removal of Trustee  
Appointment of Successor Trustee  
Acceptance of Appointment**

WHEREAS, Simon Bernstein did, as Settlor, create the Trust for the benefit of his grandchild, as Beneficiary and;

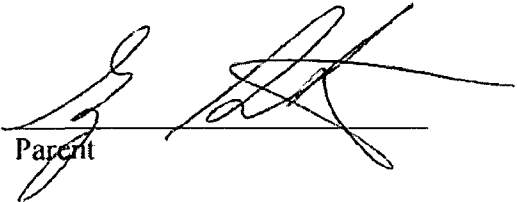
WHEREAS, Oppenheimer Trust Company is the Trustee of the Trust; and

WHEREAS, Simon Bernstein, as Grantor, wishes that JP Morgan Chase become the Successor Trustee to Oppenheimer Trust Company; and

WHEREAS, Under Section 5.3 of the Trust, a Parent of a Beneficiary of each Trust may name a Successor Trustee; and

THEREFORE: GUY IANTONI, as Parent, of the Beneficiary, JULIA IANTONI who is a minor, hereby Removes Oppenheimer Trust Company as Trustee and Appoints JP Morgan Chase to serve as Successor Trustee to Oppenheimer Trust Company; and

THEREFORE: JP Morgan Chase hereby Accepts its Appointment as Successor Trustee to Oppenheimer Trust Company

  
\_\_\_\_\_  
Parent

Name: GUY IANTONI

Date: 5-23-12

Notary:

\_\_\_\_\_  
By: JP Morgan Chase

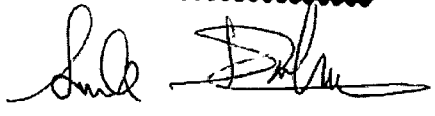
Name:

Title:

Date:

Notary:



  
\_\_\_\_\_  
Notary

**Kimberly Moran**

---

**From:** Robert Spallina  
**Sent:** Thursday, May 10, 2012 3:01 PM  
**To:** Kimberly Moran  
**Subject:** FW: Bernstein Terminations - Update

TO assist Diana with

**From:** Craig, Janet [mailto:Janet.Craig@opco.com]  
**Sent:** Tuesday, May 01, 2012 4:24 PM  
**To:** Simon Bernstein; Robert Spallina; 'Diana Banks'  
**Cc:** Worth, Hunt; Sigalos, Janet  
**Subject:** Bernstein Terminations - Update

As we have not spoken in a while, I wanted to update you on our progress with these accounts.

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- Trusts FBO Alexandra Bernstein, Michael Bernstein, Carly Friedstein, Max Friedstein and Julia Iantoni – No documentation received.

We are looking to complete our administration in an orderly and appropriate fashion. I am requesting your assistance in obtaining the appropriate documentation and forwarding it to us so that we can release the assets. I look forward to hearing from you.

Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
Email: Janet.Craig@opco.com

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5/14/2012

TS004060

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
 IN RE: ESTATE OF PROBATE DIVISION  
 SIMON BERNSTEIN File No. 502012CP004391IZXXXXSB  
 Deceased.

**AMENDED INVENTORY**

The undersigned co-personal representatives of the estate of SIMON BERNSTEIN, deceased, who died on September 13, 2012, and whose social security number is XXX-XX-5211, submits this Amended Inventory of all the property of the estate, that has come into the hands, possession, control, or knowledge of these personal representatives:

REAL ESTATE IN FLORIDA – Exempt (Protected) Homestead:

Description

NONE

REAL ESTATE IN FLORIDA – Non-Exempt Homestead:

Description

Estimated Fair Market Value

NONE

*(Whether homestead property is exempt from the claims of creditors, whether it is properly devised and whether it is a probate asset may have to be determined by appropriate proceedings.)*

OTHER REAL ESTATE IN FLORIDA:

Description

Estimated Fair Market Value

NONE

\$

Total Real Estate in Florida – Except Exempt (Protected) Homestead

\$



PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Legacy Bank of Florida - Acct. Ending 2587	\$384.25
Wells Fargo - Acct. Ending 1945	1,599.49
Sabadell Bank - Acct. Ending 9414	15,153.18
JP Morgan (4788015220)	77,491.27
JP Morgan (W32585007)	519,266.37
LIC Holdings, Inc. (33% ownership)	UNDETERMINED
Furniture, furnishings, household goods and personal effects	51,135.00
Jewelry	63,205.00
US Life Proceeds	50,800.08
Monarch Life Proceeds	4,000.00
Cincinnati Life Proceeds	7,685.00
Promissory Note from Bernstein Family Realty, LLC (not including accrued interest)	365,000.00
TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATE \$ <u>1,155,719.40</u>	

All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]

NONE

*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*





Estate of Simon Bernstein  
File No. 502012CP0043911ZXXXX SB  
AMENDED INVENTORY

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true to the best of my knowledge and belief.

Signed on this 28<sup>th</sup> day of Dec, 2013.



---

ROBERT L. SPALLINA, Esq.  
Attorney for Personal Representative  
Florida Bar No. 497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: (561) 997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)



---

ROBERT L. SPALLINA, Co-Personal Representative



---

DONALD R. TESCHER, Co-Personal Representative



IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON BERNSTEIN File No. 502012CP0043911ZXXXXSB  
Deceased.

**AMENDED INVENTORY**

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REAL ESTATE IN FLORIDA – Exempt (Protected) Homestead:

Description

NONE

REAL ESTATE IN FLORIDA – Non-Exempt Homestead:

Description

Estimated Fair Market Value

NONE

*(Whether homestead property is exempt from the claims of creditors, whether it is properly devised and whether it is a probate asset may have to be determined by appropriate proceedings.)*

OTHER REAL ESTATE IN FLORIDA:

Description

Estimated Fair Market Value

NONE

\$

Total Real Estate in Florida – Except Exempt (Protected) Homestead

\$



PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Legacy Bank of Florida - Acct. Ending 2587	\$384.25
Wells Fargo - Acct. Ending 1945	1,599.49
Sabadell Bank - Acct. Ending 9414	15,153.18
JP Morgan (4788015220)	77,491.27
JP Morgan (W32585007)	519,266.37
LIC Holdings, Inc. (33% ownership)	UNDETERMINED
Furniture, furnishings, household goods and personal effects	51,135.00
Jewelry	63,205.00
US Life Proceeds	50,800.08
Monarch Life Proceeds	4,000.00
Cincinnati Life Proceeds	7,685.00
Promissory Note from Bernstein Family Realty, LLC (not including accrued interest)	365,000.00
TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATE	<u>\$ 1,155,719.40</u>

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NONE

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Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true to the best of my knowledge and belief.

Signed on this 21<sup>st</sup> day of Dec, 2013.



---

ROBERT L. SPALLINA, Esq.  
Attorney for Personal Representative  
Florida Bar No. 497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: (561) 997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)



---

ROBERT L. SPALLINA, Co-Personal  
Representative



---

DONALD R. TESCHER, Co-Personal  
Representative



**Kimberly Moran**

---

**From:** noreply@myflcourtaccess.com  
**Sent:** Friday, December 27, 2013 9:59 AM  
**Subject:** Filing Received

Dear Robert L. Spallina:

This email verifies the receipt of 1 document submitted by you to Palm Beach Probate

UCN: 502012CP004391XXXXSB  
Clerk Case #: 2012CP004391  
Case Style: IN RE: Estate of Not Available  
Document Title: Inventory - Estate  
Matter #:  
Total Filing Fees: \$0.00  
Statutory Convenience Fee: \$0.00  
Total Paid: \$0.00  
Paid By: No Payment Required  
MyFloridaCounty Receipt #:

**The E-Portal reference number of this filing is: 8620917.** Please reference this

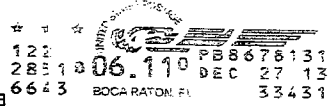
We will notify you when processing is complete.

This is a non-monitored email. Do not reply directly to it. If you have any questions  
Probate division.

Thank you,  
The Florida Courts E-Filing Portal

LAW OFFICES  
**TESCHER & SPALLIN**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

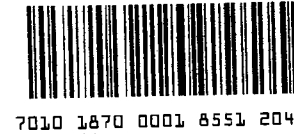


Alexandra Bernstein  
3000 Washington Blvd.  
Apt. 424  
Arlington, VA 22201

**CERTIFIED MAIL**

LAW OFFICES  
**TESCHER & SPALLIN**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431



Lisa S. Friedstein  
2142 Churchill Lane  
Highland Park, IL 60035

**CERTIFIED MAIL**

LAW OFFICES  
**TESCHER & SPALLIN**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431



Jill Iantoni  
2101 Magnolia Lane  
Highland Park, IL 60035

**CERTIFIED MAIL**

LAW OFFICES  
**TESCHER & SPALLIN**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431



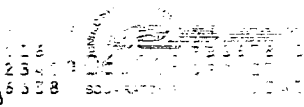
Eliot Bernstein  
2753 NW 34<sup>th</sup> Street  
Boca Raton, FL 33434

LAW OFFICES  
**TESCHER & SPALLIN**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431



7010 1870 0001 8551 2088



Ted S. Bernstein  
880 Berkeley Street  
Boca Raton, FL 33487

**CERTIFIED MAIL**

LAW OFFICES  
**TESCHER & SPALLIN**

BOCA VILLAGE CORPORATE CENTER  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431



7010 1870 0001 8551 2071



Pamela B. Simon  
950 North Michigan Avenue  
Suite 2603  
Chicago, IL 60606

\*\*\* FILED: PALM BEACH COUNTY, FL SHARON BOCK, CLERK. \*\*\*

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL  
IN RE: ESTATE OF PROBATE DIVISION  
SIMON BERNSTEIN File No. 502012CP004391IZXXXXSB  
Deceased.

**INVENTORY**

The undersigned co-personal representatives of the estate of SIMON BERNSTEIN, deceased, who died on September 13, 2012, and whose social security number is XXX-XX-5211, submits this inventory of all the property of the estate, that has come into the hands, possession, control, or knowledge of these personal representatives:

REAL ESTATE IN FLORIDA – Exempt (Protected) Homestead:

Description

NONE

REAL ESTATE IN FLORIDA – Non-Exempt Homestead:

Description

Estimated Fair Market Value

NONE

*(Whether homestead property is exempt from the claims of creditors, whether it is properly devised and whether it is a probate asset may have to be determined by appropriate proceedings.)*

OTHER REAL ESTATE IN FLORIDA:

Description

Estimated Fair Market Value

NONE

\$

Total Real Estate in Florida – Except Exempt (Protected) Homestead

\$





PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Legacy Bank of Florida - Acct. Ending 2587	\$384.25
Wells Fargo - Acct. Ending 1945	1,599.49
Sabadell Bank - Acct. Ending 9414	15,153.18
LIC Holdings, Inc. (33% ownership)	UNDETERMINED
Furniture, furnishings, household goods and personal effects	51,135.00
Jewelry	<u>\$ 63,205.00</u>
TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATES	<u>\$ 131,476.92</u>

All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]

NONE

*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*

ADD'L Inv Assets


US Life Proceeds - 50,800.00  
 JP Morgan Inv. - 67,402.08  
 Monarch Life Proceeds - 4,000.00  
 C. M. C. Life Proceeds - 7,665.00  
 BERNSTEIN Family Retire, Note - 355,000.00

↑  
 Promissory Note

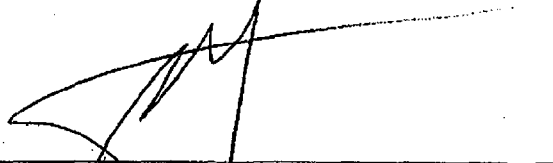


Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true to the best of my knowledge and belief.

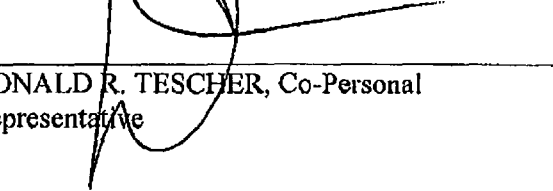
Signed on this 11 day of June, 2013.



ROBERT L. SPALLINA, Esq.  
Attorney for Personal Representative  
Florida Bar No. 497381  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: (561) 997-7008  
Primary: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)  
Secondary: [kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)



ROBERT L. SPALLINA, Co-Personal Representative



DONALD R. TESCHER, Co-Personal Representative



PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Legacy Bank of Florida - Acct. Ending 2587	\$384.25
Wells Fargo - Acct. Ending 1945	1,599.49
Sabadell Bank - Acct. Ending 9414	15,153.18
JP Morgan (4788015220)	77,491. <del>00</del> <sup>27</sup>
JP Morgan (W32585007)	519,266.37
LIC Holdings, Inc. (33% ownership)	UNDETERMINED
Furniture, furnishings, household goods and personal effects	51,135.00
Jewelry	63,205.00
US Life Proceeds	50,800.08
Monarch Life Proceeds	4,000.00
Cincinnati Life Proceeds	7,685.00
Promissory Note from Bernstein Family Realty, LLC (not including accrued interest)	365,000.00
TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATE \$ <u>1,155,719.40</u>	

All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]

NONE

*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*



PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Legacy Bank of Florida - Acct. Ending 2587	\$384.25
Wells Fargo - Acct. Ending 1945	1,599.49
Sabadell Bank - Acct. Ending 9414	15,153.18
JP Morgan (4788015220)	67,402.08
JP Morgan (W32585007)	519,266.37
LIC Holdings, Inc. (33% ownership)	UNDETERMINED
Furniture, furnishings, household goods and personal effects	51,135.00
Jewelry	63,205.00
US Life Proceeds	50,800.08
Monarch Life Proceeds	4,000.00
Cincinnati Life Proceeds	7,685.00
Promissory Note from Bernstein Family Realty, LLC (not including accrued interest)	365,000.00
TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATE \$ <u>1,145,630.40</u>	

All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]

NONE

*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*



PERSONAL PROPERTY WHEREVER LOCATED:

<u>Description</u>	<u>Estimated Fair Market Value</u>
Legacy Bank of Florida - Acct. Ending 2587	384.25 384.25
Wells Fargo - Acct. Ending 1945	1599.48 <del>1,599.40</del> <del>206.67</del>
Sabadell Bank - Acct. Ending 9414	15,153.18
LIC Holdings, Inc. (33% ownership)	UNDETERMINED
Furniture, furnishings, household goods and personal effects	51,135.00
Jewelry	63,205.00
US Life Proceeds	50,800.08
JP Morgan IRA - Acct. End. 2011	67,402.08
Monarch Life Proceeds	4,000.00
Cincinnati Life Proceeds	7,685.00
Bernstein Family Realty, LLC (Promissory Note)	365,000.00
TOTAL OF ALL PERSONAL PROPERTY AND FLORIDA REAL ESTATES \$ <u>626,364.08</u>	

↪

fr ~  
 not including accrued interest

add  
 JPMorgan IRA acct

1,145,630.40

All real estate located outside the State of Florida owned by the decedent of which the personal representative is aware, if any, is described on a schedule attached hereto. [If none, so indicate]

NONE

*NOTICE: Each residuary beneficiary in a testate estate or heir in an intestate estate has the right to request a written explanation of how the inventory value of any asset was determined, including whether the personal representative obtained an independent appraisal for that asset and from whom the appraisal was obtained. Any other beneficiary may request this information regarding all assets distributed to or proposed to be distributed to that beneficiary.*



CUT HERE

Form 1040-ES  
Department of the Treasury  
Internal Revenue Service

# 2012 Estimated Tax

## Payment Voucher 4

OMB No. 1545-0074

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to "United States Treasury." Write your social security number and "2012 Form 1040-ES" on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year - Due Jan. 15, 2013

Amount of estimated tax you are paying by check or money order.

\$ 120,000.

Print or type	Your first name and initial <b>SIMON</b>	Your last name <b>BERNSTEIN</b>	Your social security number <b>371-32-5211</b>
	If joint payment, complete for spouse Spouse's first name and initial	Spouse's last name	Spouse's social security number
	Address (number, street, and apt. no.) <b>C/O R.SPALLINA 4855 TECHNOLOGY WAY, APT. NO. 720</b>		
City, state, and ZIP code. (If a foreign address, enter city, province or state, postal code, and country.) <b>BOCA RATON, FL 33431</b>			

LHA For Privacy Act and Paperwork Reduction Act Notice, see instructions.

CUT HERE


**SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES**  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

110

DATE January 13, 2014

PAY TO THE ORDER OF United States Treasury \$ 120,000.00

One hundred twenty thousand and no/100--- DOLLARS  Security Features include Details on Back.

**J.P.Morgan**

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

SSN: 371-32-5211

MEMO Simon Bernstein 2012 Form 1040 

⑆ 267084131⑆

478018083⑈0110

**FedEx** US Airbill  
Express

FedEx Tracking Number 8683 4172 2320

Form ID No. 0200

Sender's Copy

**1 From** Please print and press hard.  
 Date 1/13/2014 Sender's FedEx Account Number 409441343  
 Sender's Name Donald R. Tescher, Esq. Phone (561) 997-7008  
 Company Tescher & Spallina, P.A.  
 Address 4855 Technology Way Suite 720  
 City Boca Raton State FL ZIP 33431

**2 Your Internal Billing Reference** 11187.006

**3 To**  
 Recipient's Name  
 Company Internal Revenue Submissions Processing Ctr.  
 Recipient's Address 4800 Buford Highway  
 Address  
 City Chamblee State GA ZIP 30341

**4a Express Package Service** Packages up to 150 lbs.  
 FedEx Priority Overnight Next business morning. Friday shipments will be delivered on Monday unless SATURDAY Delivery is selected.  
 FedEx Standard Overnight Next business afternoon. Saturday Delivery NOT available.  
 FedEx First Overnight Earliest next business morning delivery to select locations. Saturday Delivery NOT available.  
 FedEx 2Day Second business day. Thursday shipments will be delivered on Monday unless SATURDAY Delivery is selected. FedEx Envelope rate not available. Minimum charge: One-pound rate.  
 FedEx Express Saver Third business day. Saturday Delivery NOT available.  
 \* To most locations.

**4b Express Freight Service** Packages over 150 lbs.  
 FedEx 1Day Freight\* Next business day. Friday shipments will be delivered on Monday unless SATURDAY Delivery is selected.  
 FedEx 2Day Freight Second business day. Thursday shipments will be delivered on Monday unless SATURDAY Delivery is selected.  
 FedEx 3Day Freight Third business day. Saturday Delivery NOT available.  
 \* Call for Confirmation. \*\* To most locations.

**5 Packaging**  
 FedEx Envelope\*  
 FedEx Pak\* Includes FedEx Small Pak, FedEx Large Pak, and FedEx Sturdy Pak.  
 FedEx Box  
 FedEx Tube  
 Other  
 \* Declared value limit \$500.

**6 Special Handling** Includes FedEx services in Section 3.  
 SATURDAY Delivery NOT Available for FedEx Standard Overnight, FedEx First Overnight, FedEx Express Saver, or FedEx 3Day Freight.  
 HOLD Weekday at FedEx Location NOT Available for FedEx First Overnight.  
 HOLD Saturday at FedEx Location Available ONLY for FedEx Priority Overnight and FedEx 2Day to select locations.  
 Does this shipment contain dangerous goods?  
 No  Yes As per attached Shipper's Declaration.  Yes Shipper's Declaration not required.  Dry Ice Dry Ice, 9, UN 1045 x to  
 Dangerous goods (including dry ice) cannot be shipped in FedEx packaging.  Cargo Aircraft Only

**7 Payment Bill to:** Enter FedEx Acct. No. or Credit Card No. below.  
 Sender Acct. No. in Section 1 will be billed.  Recipient  Third Party  Credit Card  Cash/Check  
 FedEx Acct. No. / Credit Card No. Exp. Date

Total Packages 1 Total Weight .51 lbs Total Declared Value\* \$ 0.00

\* Our liability is limited to \$100 unless you declare a higher value. See back for details. By using this Airbill you agree to the service conditions on the back of this Airbill and in the current FedEx Service Guide, including terms that limit our liability.

**8 Residential Delivery Signature Options** If you require a signature, check Direct or Indirect.  
 No Signature Required Package may be left without obtaining a signature for delivery.  
 Direct Signature Someone at recipient's address may sign for delivery. Fee \$2.75.  
 Indirect Signature If no one is available at recipient's address, someone at a neighboring address may sign for delivery. Fee \$2.75.  
 520

Rev. Date 12/05 Part #152781 ©1994-2005 FedEx PRINTED IN U.S.A. SRY

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RETAIL: THIS COPY FOR YOUR RECORDS

---

**From:** Messuri, Anthony  
**Sent:** Wednesday, July 24, 2013 10:12 AM  
**To:** 'Robert Spallina'  
**Cc:** Lewin, Jerry; DeRosa, Linda; Prindle, Christopher R  
**Subject:** RE: Bernstein

Robert,

We will contact Chris Prindle directly and request each of the 2012 monthly brokerage statements for Bernstein Family Investments and the year end 1099 for Bernstein Holdings, LLC. To our knowledge there is nothing with the Stanford CD which was written off in prior years.

Thanks,

Anthony

---

**From:** Robert Spallina [<mailto:rspallina@tescherspallina.com>]  
**Sent:** Tuesday, July 23, 2013 4:39 PM  
**To:** Messuri, Anthony  
**Cc:** Lewin, Jerry; DeRosa, Linda; Prindle, Christopher R  
**Subject:** RE: Bernstein

This information would come from Chris Prindle at JP Morgan. There should be a 1099 for the activity. Not sure what else was reported on prior returns for the entity?? Was there a Stanford CD and associated write-offs??

---

**From:** Messuri, Anthony [<mailto:AMessuri@cbizgl.com>]  
**Sent:** Tuesday, July 16, 2013 2:04 PM  
**To:** Robert Spallina  
**Cc:** Lewin, Jerry; DeRosa, Linda  
**Subject:** FW: Bernstein  
**Importance:** High

Robert,

How are you progressing with the 2013 tax information for the Bernstein Family Investments, LLLP?

Please give Jerry Lewin a call or myself.

Thanks,

Anthony

---

**From:** Messuri, Anthony  
**Sent:** Tuesday, July 02, 2013 3:00 PM  
**To:** 'Robert Spallina'  
**Cc:** DeRosa, Linda  
**Subject:** Bernstein



Robert,

Just checking in to see when we should expect to receive the 2012 information for the Bernstein Family Investments, LLLP. This entity passes through to various other entities and I just wanted to get the ball rolling and not wait for the 9/15/13 deadline.

Please advise.

Thanks,

*Anthony*

Anthony Messuri, E.A. | Senior Tax Associate  
CBIZ MHM, LLC  
1675 N. Military Trail  
5th Floor  
Boca Raton, FL 33486  
p: 561-994-5050  
f: 561-241-0071  
e: [amessuri@cbiz.com](mailto:amessuri@cbiz.com)



Connect with me

[www.cbizsouthflorida.com](http://www.cbizsouthflorida.com) and [www.mhm-pc.com](http://www.mhm-pc.com)



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Communications that may be included in this email regarding attest services have been provided by Mayer Hoffman McCann P.C., An Independent CPA Firm. All other communications in this email have been provided through CBIZ MHM, LLC which is not a licensed CPA firm.

## Robert Spallina

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Tuesday, June 11, 2013 5:00 PM  
**To:** Robert Spallina  
**Subject:** RE: Shirley Bernstein Trust

Deborah sent out a check to them a few days before you sent your previous email. We are now set up to do things electronically.

**From:** Robert Spallina [mailto:rspallina@tescherspallina.com]  
**Sent:** Tuesday, June 11, 2013 4:29 PM  
**To:** Ted Bernstein  
**Subject:** RE: Shirley Bernstein Trust

Is this taken care of?

**From:** Ted Bernstein [mailto:tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Thursday, June 06, 2013 8:28 PM  
**To:** Robert Spallina  
**Subject:** FW: Shirley Bernstein Trust

Robert > email below is related to making it easier to pay things such as the Wells interest. They make it nearly impossible for us to make that payment. Every time we call it is a runaround re authorization. As you can see, we started the process with JP to do everything electronically.

Sorry about not getting back to you after our call. I am placing a very large policy right now and it's crunch time. I will give you a call tomorrow and will try to run over a batch of mail.

Go Heat!

**From:** Marcin, Matthew [mailto:matthew.marcin@jpmorgan.com]  
**Sent:** Thursday, June 06, 2013 2:50 PM  
**To:** Ted Bernstein  
**Cc:** Bernstein Deborah; Deborah Bernstein; PB-Service0938; McNally, Gavin  
**Subject:** Shirley Bernstein Trust

Mr. Bernstein,

We received a call from Mrs. Bernstein this afternoon to set up online access for the Shirley Bernstein account, but we first need to have her added to the account for inquiry access. To add her to the account, please see the attached document. Please have Mrs. Bernstein fill out the top of the form with her information. You will only need to sign and date the bottom of the form. I will follow with a separate email containing a password to unlock the document. You can either fax (866-225-2315) or PDF the completed form back to me. Once I receive the form, it will take about 3 business days to have the user ID created. Please feel free to call me with any questions, my number is 800-576-0938. Have a great day.

Regards,

**Matthew Marcin** | Client Service Associate | Private Bank  
J.P. Morgan | 500 Stanton Christiana Road, Ops 3 Floor 01, Newark, DE 19713-2107  
T: 800-576-0938 | I: 302-634-2037 | F: 866-225-2315 | [pb-service0938@jpmorgan.com](mailto:pb-service0938@jpmorgan.com)

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

Alternate contacts: John C Hawkins | T: 800-576-0938 | F: 866-225-2315



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LAW OFFICES  
**TESCHER & SPALLINA, P.A.**

---

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS  
DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

December 18, 2012

**VIA U.S. MAIL**

Gerald Lewin, CPA  
CBIZ Goldstein Lewin  
1675 N Military Trail  
Fifth Floor  
Boca Raton, FL 33486

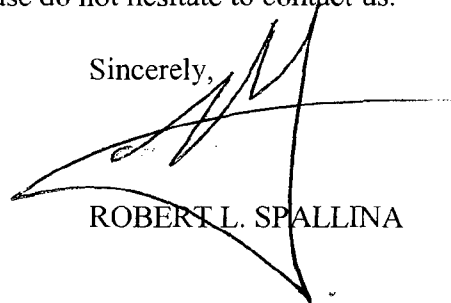
**Re: Bernstein Tax Returns**

Dear Gerry:

Enclosed are the checks representing payment for the preparation of the tax returns with regard to Simon Bernstein's estate, partnership and trusts.

If you have any questions, please do not hesitate to contact us.

Sincerely,



ROBERT L. SPALLINA

RLS/km

Enclosures

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

63-8413  
2670 5494

103

DATE 12/18/12

PAY TO THE ORDER OF CBIZ MHM LLC \$ 2861.25

two thousand eight hundred sixty one & 25/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO Inv# 102222

⑆ 26 7084 13 1⑆

4 780 15 220 11 0 103



CBIZ Goldstein Lewin

Estate of Simon Bernstein  
c/o Tescher & Spallina, P.A.  
Attn: Robert Spallina  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431

Invoice No. 102222  
Date 11/12/2012  
Client No. 4001350.0  
Total Amount Due \$ 4,748.19

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through October 31, 2012**

Preparation of 1099's for the year ended December 31, 2011.

Accumulation and analysis of information and preparation of U.S.  
Individual Income Tax Return (Form 1040) for 2011 for Simon  
Bernstein.

Previous Balance

Amount Due

\$ 2,861.25

1,886.94

\$ 4,748.19

*100%*  
*100%*  
*per month*

0 - 30	31- 60	61 - 90	91 - 120	Over 120	Balance
2,861.25	0.00	0.00	0.00	1,886.94	4,748.19

**Invoice Due Upon Receipt**

Payments Received Are Posted Through Above Invoice Date

Client Name: Simon Bernstein  
Invoice No.: 102222

Client No: 4001350  
Invoice Date: 11/12/2012

**Make check payable to: CBIZ MHM LLC (Boca GL)**

Remit payment to: PO Box 953152, St. Louis, MO 63195-3152  
Ph: 561.994.5050 ■ F: 561.241.0071 ■ www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.

SHIRLEY BERNSTEIN TRUST AGREEMENT  
TED BERNSTEIN, TRUSTEE  
880 BERKELEY STREET  
BOCA RATON, FL 33487

63-8413 18978  
2670

114

DATE 12/18/2012

PAY TO THE  
ORDER OF

CB17

Twenty Eight Hundred Fifty Five and 80/100

\$ 2,855.80  
DOLLARS

Security Features  
Included.  
Details on Back.

J.P.Morgan

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO

SHIRLEY TRUST

*[Signature]*

⑆ 267084131⑆

478018117⑆0114

TE 10/12



CBIZ Goldstein Lewin

Shirley Bernstein Trust  
c/o Tescher & Spallina, P.A.  
Attn: Robert Spallina  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431

Invoice No. 101052  
Date 10/19/2012  
Client No. 4001350.100  
Total Amount Due \$ 3,155.80

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through September 30, 2012**

Accumulation and analysis of information and preparation of U.S. Fiduciary  
Tax Return (Form 1041) for 2011.

Various communications with Attorney Robert Spallina to discuss Estate  
information.

\$ 2,855.80

Invoice Total 2,855.80

Optional prepaid audit and notice correspondence fee covering 2011  
Fiduciary Income Tax Return(s).

300.00  
\$ 3,155.80

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
3,155.80	0.00	0.00	0.00	0.00	3,155.80

Invoice Due Upon Receipt

Payments Received Are Posted Through Above Invoice Date

Client Name: Shirley Bernstein Trust  
Invoice No.: 101052

Client No: 4001350  
Invoice Date: 10/19/2012

Make check payable to: CBIZ MMH LLC (Boca GL)  
Remit payment to: PO Box 953152, St. Louis, MO 63195-3152  
Ph: 561.994.5050 □ F: 561.241.0071 □ www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.



SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

101

DATE 12/18/12

PAY TO THE ORDER OF CBIZ MHM LLC \$ 8237.60

eight thousand two hundred thirty seven and 60/100 DOLLARS  Security Features included. Details on back.

J.P.Morgan

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO Inv# 101338

⑆ 26 7084 13 1⑆

4 780 1808 3 11 0 1 0 1

SHIRLEY BERNSTEIN TRUST AGREEMENT  
TED BERNSTEIN, TRUSTEE  
880 BERKELEY STREET  
BOCA RATON, FL 33487

63-8413  
2670 18978

116

DATE 12/18/2012

PAY TO THE ORDER OF CBIZ \$ 8237.60

Eight thousand Two hundred thirty seven and 60/100 DOLLARS  Security Features included. Details on back.

J.P.Morgan

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO Inv# 101338  
BERNSTEIN Fam Investments

⑆ 26 7084 13 1⑆

4 780 18 11 7 11 0 1 1 6



CBIZ Goldstein Lewin

Tes 5070  
vs 507-

Bernstein Family Investments, LLLP  
c/o Tescher & Spallina, P.A.  
Attn: Robert Spallina  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431

Invoice No. 101338  
Date 10/22/2012  
Client No. 4002518.0  
Total Amount Due \$ 16,475.20

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through September 30, 2012**

Write up of cash receipts, cash disbursements, posting of general ledger and preparation of adjusting journal entries for the period ended December 31, 2011.

Preparation of cash activity reconciliation as of December 31, 2011.

Accumulation of information and preparation of Federal and State Partnership Income Tax Returns for the calendar year ended December 31, 2011.

Preparation and analysis of contributions and withdrawals for 2011.

Record loans and repayments for 2011.

Apply for Federal Identification Number for Shirley's Trust.

Prepare changes to Partner's information.

Several phone conversations with Attorney Robert Spallina and Jerry Lewin regarding changes in Partnership.

\$ 14,840.85

Previous Balance 1,634.35

Total Amount Due \$ 16,475.20

50/50

Copy of Client Ledger Enclosed.

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
14,840.85	0.00	0.00	0.00	1,634.35	16,475.20

Invoice Due Upon Receipt

Payments Received Are Posted Through Above Invoice Date

Client Name: Bernstein Family Investments, LLLP  
Invoice No.: 101338

Client No: 4002518  
Invoice Date: 10/22/2012

**Make check payable to: CBIZ MHM LLC (Boca GL)**

Remit payment to: PO Box 953152, St. Louis, MO 63195-3152  
Ph: 561.994.5050 ■ F: 561.241.0071 ■ www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.

**CBIZ GOLDSTEIN LEWIN**  
**Manager Billing Worksheet by Engagement**

Cutoff Date: 9/30/2012

4002518.0	Bernstein Family Investments, LLLP	Engagement Fee: \$99,999.99
7020 Lions Head Lane	Phone: 561-988-8984	Gross WIP 14,840.85
		Progress Balance: 0.00
Boca Raton, FL 33496		Net WIP 14,840.85
<b>Engagement:</b>		
P Partner: 400	LEWIN	Std Amount 0.00
Bill Manager 694	MESSURI	Adjustment 0.00
		YTD Billed 0.00

**Billed**

	<u>January</u>	<u>February</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>	<u>July</u>	<u>August</u>	<u>September</u>	<u>October</u>	<u>November</u>	<u>December</u>
<b>PY</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9960.90	0.00	0.00
<b>CY</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Date	Employee	S/C	Service Description	Trx Description	Rate	Hours	Std Amt	Bill Amt	Std?
3/9/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	Restore and print JP Morgan year end statements	163.00	0.50	81.50		
5/24/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U	163.00	1.50	244.50		
6/7/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U	163.00	1.50	244.50		
6/12/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U, e-mail to Diana regarding broker statements for the month of December for all entities.	163.00	2.20	358.60		
6/13/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U	163.00	5.50	896.50		
6/14/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U	163.00	7.00	1,141.00		
6/15/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U, finish summary of cash activity for both accounts, start to tie-out year end numbers	163.00	4.20	684.60		
6/19/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	Decembre W/U	163.00	1.10	179.30		
7/27/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U	166.00	1.50	249.00		
7/31/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U; phone call w/Diana regarding accounts w/JP Morgan	166.00	4.50	747.00		
8/2/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U	166.00	2.00	332.00		
8/3/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U	166.00	1.00	166.00		
8/7/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U, prepare list of open items regarding deposits and withdrawals, e-mail to Diana with list.	166.00	6.50	1,079.00		
8/10/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	w/Diana going over receipts and disbursements	166.00	0.80	132.80		
8/13/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U, reconcile contributions and distributions	166.00	2.50	415.00		
8/20/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	Add additional information to Trial Balance	166.00	4.50	747.00		
8/21/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	December W/U & tax preparation	166.00	3.40	564.40		
8/23/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	Going over trial balance, broker statements and k-1's for year end	166.00	2.50	415.00		
8/25/2012	DEROSA/L	2348	ACCOUNTING WRITE-U	Changes to trial balance, discuss w/Anthony	166.00	2.00	332.00		

**CBIZ GOLDSTEIN LEWIN**  
**Manager Billing Worksheet by Engagement**

Cutoff Date: 9/30/2012

4002518.0	Bernstein Family Investments, LLLP	Engagement Fee:	\$99,999.99		
8/28/2012 DEROSA/L	2348 ACCOUNTING WRITE-U	Year end Write-up, check into how to show the K-1 for Shirley's Trust, discuss w/Anthony the necessity to set up a new trust based on the terms or the initial trust for Shirley.	166.00	4.50	747.00
9/6/2012 DEROSA/L	2348 ACCOUNTING WRITE-U	Additional changes to workpapers	166.00	1.00	166.00
9/7/2012 DEROSA/L	2348 ACCOUNTING WRITE-U	Make changes to Partner's information	166.00	0.50	83.00
9/13/2012 DEROSA/L	2348 ACCOUNTING WRITE-U	Check in workpaper files for 2010 to locate market value and cost for closest period to Shirley's death	166.00	1.00	166.00
9/15/2012 DEROSA/L	2348 ACCOUNTING WRITE-U	W/Anthony to call attorney regarding signature for all returns to be mailed	166.00	0.50	83.00
7/30/2012 DEROSA/L	2396 OTHER	Scheduling	166.00	0.10	16.60
	<i>Subcat. Total:</i>	WU		62.30	10,271.30
	<i>Cat. Total:</i>	ACCT		62.30	10,271.30
10/25/2011 MESSURI	01198 ADMINISTRATIVE		199.00	0.30	59.70
	<i>Subcat. Total:</i>	OTH		0.30	59.70
	<i>Cat. Total:</i>	OTH		0.30	59.70
8/23/2012 MESSURI	1230 TAX PREPARATION	review tb & return for difference as prepared by staff.	222.00	2.30	510.60
	<i>Subcat. Total:</i>	1040		2.30	510.60
9/7/2012 MESSURI	1996 OTHER	Prepare SS4 apply on line for EIN to file return for Shirleys trust	222.00	1.00	222.00
	<i>Subcat. Total:</i>	1041		1.00	222.00
9/4/2012 MESSURI	1303 TELEPHONE	Telephone call to atty regarding shirley's Trust.	222.00	0.40	88.80
9/6/2012 MESSURI	1303 TELEPHONE	Telephone call with atty re shirley's trust. Discuss with Marc L	222.00	0.40	88.80
9/20/2012 MESSURI	1303 TELEPHONE	Telephone call with Jerry and atty Robert spallina	222.00	0.80	177.60
8/27/2012 RAINES	1306 SUPERVISION/REVIEW	review return and prepreview notes	391.00	1.60	625.60
9/10/2012 RAINES	1306 SUPERVISION/REVIEW	close out review notes and send to assembly	391.00	0.20	78.20
9/24/2012 LEWIN	1306 SUPERVISION/REVIEW		376.00	0.20	75.20
8/20/2012 DEROSA/L	1330 TAX PREPARATION	Start to prepare Tax Return, problems w/ACE adjustment	176.00	4.50	792.00
8/22/2012 DEROSA/L	1330 TAX PREPARATION	Check tax return against trial balance to locate difference	176.00	3.00	528.00
8/25/2012 DEROSA/L	1330 TAX PREPARATION	Finish tax return, put in for review	176.00	1.80	316.80
8/28/2012 MESSURI	1330 TAX PREPARATION	review with Linda to determine how to handle Shirley's trust pursuant to the trust Docs since she passed away in 2010.	222.00	0.50	111.00
9/7/2012 DEROSA/L	1330 TAX PREPARATION	Make changes to trial balance and Partner's interest, clear review points, reprocess returns	176.00	2.50	440.00
9/13/2012 DEROSA/L	1330 TAX PREPARATION	Make changes to return, reprocess return	176.00	1.00	176.00

**CBIZ GOLDSTEIN LEWIN**  
**Manager Billing Worksheet by Engagement**

Cutoff Date: 9/30/2012

4002518.0	Bernstein Family Investments, LLLP	Engagement Fee:	\$99,999.99
4/13/2012 HERODEK	1345 EXTENSIONS File extension	105.00	0.40 42.00
9/10/2012 MESSURI	1354 ACCOUNTING SERVICE w/ps	212.00	0.30 63.60
9/24/2012 MESSURI	1354 ACCOUNTING SERVICE telephone call with R Spallina	212.00	0.20 42.40
9/10/2012 PERGAMENT	1397 COPY/ASSEMBLE	82.00	0.30 24.60
9/11/2012 PERGAMENT	13E2 PROSYSTEMS	0.00	0.00 106.65
	<b>Subcat. Total:</b> 1065		<u>18.10</u> <u>3,777.25</u>
	<b>Cat. Total:</b> TAX		<u>21.40</u> <u>4,509.85</u>
4002518.0	<b>Totals:</b>	176.68	84.00 14,840.85
	Total Outstanding Progress Balance:		<u>0.00</u>
	Net Work In Process:		14840.85

	0 to 30	31 to 60	61 to 90	91 to 120	121 to 180	Over 180	Total
<b>HRS</b>	10.30	43.40	6.10	21.50	1.90	0.80	84.00
<b>WIP</b>	2081.85	7814.20	1012.60	3504.50	286.50	141.20	14840.85
<b>AR</b>	0.00	0.00	0.00	0.00	0.00	1634.35	1634.35
<b>Last Payment</b>	9/18/2012	-3500.00	<b>YTD Receipts</b>	-3,500.00	<b>YTD Adjustments</b>		-10,490.00

Billing Code	Amount	Billing Code	Amount
Regular Bill:	14,840.85	Write Up:	
Progress Bill:		Carry Over:	
Apply Progress Bill:		Transfer*	
Write Down:		To: _____	_____
To Employee:	_____	From: _____	_____
To Firm:	_____		
Partner Initials	_____		

\*Should client be made a non-billable client?  Yes  No

SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

102

DATE 12/18/12

PAY TO THE ORDER OF CB12 MMH LLC \$ 595.05

Five hundred ninety five and 05/100 DOLLARS

JPMorgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO Inv# 101049

⑆ 26 7084 13 1⑆

⑆ 780 1808 3 ⑆ 0 10 2

SHIRLEY BERNSTEIN TRUST AGREEMENT  
TED BERNSTEIN, TRUSTEE  
880 BERKELEY STREET  
BOCA RATON, FL 33487

63-8413  
2670 18978

117

DATE 12/18/2012

PAY TO THE ORDER OF CB12 \$ 595.05

Five hundred ninety five and 05/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO Bernstein Holdings Inv# 101049

⑆ 26 7084 13 1⑆

⑆ 780 18 1 1 7 ⑆ 0 1 1 7



CBIZ Goldstein Lewin

Tes 50%  
65 50%

Bernstein Holdings, LLC  
c/o Tescher & Spallina, P.A.  
Attn: Robert Spallina  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431

Invoice No. 101049  
Date 10/18/2012  
Client No. 4002519.0  
Total Amount Due \$ 1,320.10

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through September 30, 2012**

Write up of cash receipts, cash disbursements, posting of general ledger  
and preparation of adjusting journal entries for the period ended  
December 31, 2011.

Preparation of bank reconciliation.

Accumulation of information and preparation of Federal Partnership Income  
Tax Returns for the calendar year ended December 31, 2011.

\$ 1,190.10

Invoice Total

1,190.10

50/50

Optional prepaid audit and notice correspondence fee covering 2011  
Business Year End Tax Return(s).

130.00

\$ 1,320.10

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
1,320.10	0.00	0.00	0.00	0.00	1,320.10

Invoice Due Upon Receipt

Payments Received Are Posted Through Above Invoice Date

Client Name: Bernstein Holdings, LLC  
Invoice No.: 101049

Client No: 4002519  
Invoice Date: 10/18/2012

**Make check payable to: CBIZ MHM LLC (Boca GL)**

Remit payment to: PO Box 953152, St. Louis, MO 63195-3152

Ph: 561.994.5050 F: 561.241.0071 www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.

SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

103

DATE 12/18/12

PAY TO THE ORDER OF CBIZ MHM LLC \$ 500.00

Five hundred & NO/100 DOLLARS

J.P. Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO INV # 101057



Security Features  
included.  
Details on Back.

MP

⑆ 26 7084 13 1⑆

4 780 1808 3 ⑈ 0 103





CBIZ Goldstein Lewin

Jill Iantoni Family Trust  
c/o Tescher & Spallina, P.A.  
Attn: Robert Spallina  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431

Invoice No. 101057  
Date 10/19/2012  
Client No. 4002522.0  
Total Amount Due \$ 540.00

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through September 30, 2012**

Accumulation and analysis of information and preparation of U.S. Fiduciary  
Tax Return (Form 1041) for 2011.

\$ 500.00

Invoice Total

500.00

Optional prepaid audit and notice correspondence fee covering 2011  
Fiduciary Income Tax Return(s).

40.00

\$ 540.00

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
540.00	0.00	0.00	0.00	0.00	540.00

Invoice Due Upon Receipt

Payments Received Are Posted Through Above Invoice Date

Client Name: Jill Iantoni Family Trust  
Invoice No.: 101057

Client No: 4002522  
Invoice Date: 10/19/2012

**Make check payable to: CBIZ MHM LLC (Boca GL)**

Remit payment to: PO Box 953152, St. Louis, MO 63195-3152

Ph: 561.994.5050 ■ F: 561.241.0071 ■ www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.


SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

104

DATE 12/18/12

PAY TO THE ORDER OF CB12 MHM LLC \$ 500.00

Five hundred & NO/100 \_\_\_\_\_ DOLLARS  Security Features  
Included.  
Details on Back.

J.P. Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO Inv # 101055 \_\_\_\_\_ MP

⑆ 26 7084 13 1⑆

4 780 1808 3 ⑈ 0 104



CBIZ Goldstein Lewin

Eliot Bernstein Family Trust  
c/o Tescher & Spallina, P.A.  
Attn: Robert Spallina  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431

Invoice No. 101055  
Date 10/19/2012  
Client No. 4002521.0  
Total Amount Due \$ 540.00

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through September 30, 2012**

Accumulation and analysis of information and preparation of U.S. Fiduciary  
Tax Return (Form 1041) for 2011. \$ 500.00

Invoice Total 500.00

Optional prepaid audit and notice correspondence fee covering 2011  
Fiduciary Income Tax Return(s). 40.00

\$ 540.00

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
540.00	0.00	0.00	0.00	0.00	540.00

Invoice Due Upon Receipt

Payments Received Are Posted Through Above Invoice Date

Client Name: Eliot Bernstein Family Trust  
Invoice No.: 101055

Client No: 4002521  
Invoice Date: 10/19/2012

**Make check payable to: CBIZ MHM LLC (Boca GL)**

Remit payment to: PO Box 953152, St. Louis, MO 63195-3152

Ph: 561.994.5050 F: 561.241.0071 www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.

SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

105

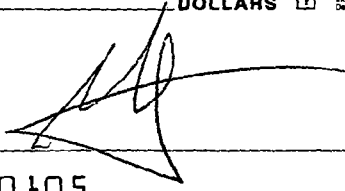
DATE 12/18/12

PAY TO THE ORDER OF CBIZ MMH LLC \$ 500.00

Five hundred & NO/100 DOLLARS  Security Features  
Detailed on Back.

J.P. Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO Inv # 101054



⑆ 26708413 ⑆

47801808310105



CBIZ Goldstein Lewin

Lisa S. Friedstein Family Trust  
c/o Tescher & Spallina, P.A.  
Attn: Robert Spallina  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431

Invoice No. 101054  
Date 10/19/2012  
Client No. 4002520.0  
Total Amount Due \$ 540.00

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through September 30, 2012**

Accumulation and analysis of information and preparation of U.S. Fiduciary  
Tax Return (Form 1041) for 2011.

\$ 500.00

Invoice Total

500.00

Optional prepaid audit and notice correspondence fee covering 2011  
Fiduciary Income Tax Return(s).

40.00

\$ 540.00

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
540.00	0.00	0.00	0.00	0.00	540.00

Invoice Due Upon Receipt

Payments Received Are Posted Through Above Invoice Date

Client Name: Lisa S. Friedstein Family Trust  
Invoice No.: 101054

Client No: 4002520  
Invoice Date: 10/19/2012

Make check payable to: **CBIZ MKM LLC (Boca GL)**  
Remit payment to: PO Box 953152, St. Louis, MO 63195-3152  
Ph: 561.994.5050 □ F: 561.241.0071 □ www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.

## Robert Spallina

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Thursday, December 06, 2012 3:11 PM  
**To:** Robert Spallina  
**Subject:** FW: Life Insurance - agreement

Robert > FYI...

---

**From:** Eliot Ivan Bernstein [mailto:iviewit@gmail.com]  
**Sent:** Thursday, December 06, 2012 2:57 PM  
**To:** Ted Bernstein; 'Pam Simon'; 'Jill Iantoni'  
**Cc:** lisa.friedstein@gmail.com; iviewit@iviewit.tv  
**Subject:** RE: Life Insurance - agreement

Thanks Ted, I and my counsel have his address and phone and stuff but he is refusing to talk to my and my children's attorneys who have already contacted him for information. Since I and the children are represented by counsel at this point he will need to deal with them regarding all these matters so I am not sure how anything can transpire while he refuses to release documents or meet with counsel, as I mentioned he told them already that he did not know me or my children first and then scheduled a meeting and cancelled and refuses to reschedule. Not sure what is up but I would be careful as Executor of any transactions that have not first gone through our counsel in any regard to any assets, etc. until these things are resolved. Let me know. eb

## Robert Spallina

---

**From:** Eliot Ivan Bernstein [iviewit@gmail.com]  
**Sent:** Thursday, December 06, 2012 6:03 PM  
**To:** 'Ted Bernstein'; 'Pam Simon'; 'Jill Iantoni'  
**Cc:** lisa.friedstein@gmail.com; iviewit@iviewit.tv; Robert Spallina  
**Subject:** RE: Life Insurance - agreement

Ted, as you know I have none of the documents, policies, trusts, etc. regarding the life policy(ies) in question. My attorneys have requested Robert to send them the documents, all of them relevant to me and my children, including the policies and trust agreements they were in etc. and it is in their hands at this point. I am waiting to hear from them but this may take several weeks or more based on Robert's refusal to talk with counsel and then some time to get our hands around the documents that we are still waiting for Robert to send since May 2011 meeting and on. Also, being a trustee of the kids trusts I would not want to make any decisions while they are represented by counsel that could interfere, as receiving the benefit directly would put me in conflict of interest with their estates as trustee I believe, again, why I hired counsel and think you should too and with fiduciary liabilities as one of the three executors of the estate you may even have another level of conflict that you should probably check with counsel regarding. Thanks, Eliot

---

**From:** Ted Bernstein [mailto:tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Thursday, December 06, 2012 5:50 PM  
**To:** 'Eliot Ivan Bernstein'; 'Pam Simon'; 'Jill Iantoni'  
**Cc:** lisa.friedstein@gmail.com; iviewit@iviewit.tv  
**Subject:** RE: Life Insurance - agreement

Hi Eliot > probably the best thing to do is to forward the document to the counsel you retained, if you have not done so already. This should be fairly simple and straightforward for them to review. Speak to you soon...

---

**From:** Eliot Ivan Bernstein [mailto:iviewit@gmail.com]  
**Sent:** Thursday, December 06, 2012 2:57 PM  
**To:** Ted Bernstein; 'Pam Simon'; 'Jill Iantoni'  
**Cc:** lisa.friedstein@gmail.com; iviewit@iviewit.tv  
**Subject:** RE: Life Insurance - agreement

Thanks Ted, I and my counsel have his address and phone and stuff but he is refusing to talk to my and my children's attorneys who have already contacted him for information. Since I and the children are represented by counsel at this point he will need to deal with them regarding all these matters so I am not sure how anything can transpire while he refuses to release documents or meet with counsel, as I mentioned he told them already that he did not know me or my children first and then scheduled a meeting and cancelled and refuses to reschedule. Not sure what is up but I would be careful as Executor of any transactions that have not first gone through our counsel in any regard to any assets, etc. until these things are resolved. Let me know. eb

**From:** Ted Bernstein [mailto:tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Thursday, December 06, 2012 1:38 PM  
**To:** 'Pam Simon'; Jill Iantoni  
**Cc:** lisa.friedstein@gmail.com; iviewit@gmail.com; iviewit@iviewit.tv  
**Subject:** RE: Life Insurance - agreement

Hi > his address is:

TESCHER & SPALLINA, P.A.  
Boca Village  
Corporate Center I  
4855 Technology Way  
Suite 720  
Boca Raton, Florida 33431

**From:** Pam Simon [<mailto:psimon@stpcorp.com>]  
**Sent:** Thursday, December 06, 2012 10:52 AM  
**To:** Jill Iantoni  
**Cc:** Ted Bernstein; [lisa.friedstein@gmail.com](mailto:lisa.friedstein@gmail.com); [iviewit@gmail.com](mailto:iviewit@gmail.com); [iviewit@iviewit.tv](mailto:iviewit@iviewit.tv)  
**Subject:** Re: Life Insurance - agreement

Thanks theo - will email u signed one today and fed x spallina - do u have his address?

On Dec 6, 2012, at 10:00 AM, "Jill Iantoni" <[jilliantoni@gmail.com](mailto:jilliantoni@gmail.com)> wrote:

Great. Thanks Ted for handling this!!

Jill

On Thu, Dec 6, 2012 at 8:58 AM, Ted Bernstein <[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)> wrote:

Hello,

Good news; the Heritage Union Life Insurance company is ready to make payment on the policy that insured Dad. There was an exhaustive search for the original trust document from 1995, which is the beneficiary of the policy owned by Dad. Since we have not been able to locate it, the attached agreement will permit the insurance company to make payment to a Trust account that will then distribute the proceeds in equal parts to the 5 of us. Robert Spallina recommended that I distribute this document so it can be reviewed by each of you, signed and then it can be submitted to the carrier. Please sign the document where applicable. Then email to me the signature page and Fedex the original to Robert Spallina's office. Once we have all signatures, the carrier should release proceeds quickly.



TESCHER & SPALLINA, P.A.  
Boca Village  
Corporate Center I  
4855 Technology Way  
Suite 720  
Boca Raton, Florida 33431

Call me with any questions.

**Ted**

.....

<image001.jpg>

**Life Insurance Concepts**  
950 Peninsula Corporate Circle, Suite 3010  
Boca Raton, FL 33487  
**Tel:** 561.988.8984  
**Toll Free:** 866.395.8984  
**Fax:** 561.988.0833  
**Email:** [Tbernstein@lifeInsuranceConcepts.com](mailto:Tbernstein@lifeInsuranceConcepts.com)

**[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)**

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## Robert Spallina

---

**From:** Craig, Janet [Janet.Craig@opco.com]  
**Sent:** Friday, December 07, 2012 11:45 AM  
**To:** 'Diana Banks'  
**Cc:** Robert Spallina; Sigalos, Janet  
**Subject:** Bernstein Grandchildren Fiduciary Tax Returns

Diana,

Earlier this year I requested a copy of the K-1 for LIC Holdings. I have not yet received it.

We filed the fiduciary tax returns prior to the extension deadline expiring, but we will need to file amended returns once we receive the K-1.

**Robert,**

Is there any way we can get the assets re-registered to the trusts so the K-1 is mailed to us directly?

Thank you both for your assistance.

Janet Craig, CTFA  
Senior Vice President & Compliance Officer  
Oppenheimer Trust Company  
18 Columbia Turnpike  
Florham Park, NJ 07932  
Tel: 973-245-4635  
Fax: 973-245-4699  
Email: [Janet.Craig@opco.com](mailto:Janet.Craig@opco.com)

This communication and any attached files may contain information that is confidential or privileged. If this communication has been received in error, please delete or destroy it immediately. Please go to [www.opco.com/EmailDisclosures](http://www.opco.com/EmailDisclosures)

## Robert Spallina

---

**From:** Robert Spallina  
**Sent:** Thursday, November 15, 2012 8:13 AM  
**To:** lisa friedstein  
**Subject:** Re: trust document and disbursements

I don't share your concern as everyone will be signing a release as is typical when a distribution is made.

Sent from my iPhone

On Nov 15, 2012, at 8:10 AM, "lisa friedstein" <[lisa@friedsteins.com](mailto:lisa@friedsteins.com)> wrote:

Robert... jeff and I never heard from you about this...could you please respond...thanks...lisa and jeff

----- Forwarded message -----

From: "lisa friedstein" <[lisa@friedsteins.com](mailto:lisa@friedsteins.com)>  
Date: Oct 23, 2012 8:36 PM  
Subject: Re: trust document and disbursements  
To: <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)>

Robert,

We do not know what the 1995 trust says but are concerned about repercussions to us and the trustee if the insurance policy is distributed equally among the children and eventually the trust is found and it states the policy should be split among 4 of the 5 children or something similar. What are your thoughts

Thank you  
Lisa

## Robert Spallina

---

**From:** Robert Spallina  
**Sent:** Tuesday, November 13, 2012 10:16 AM  
**To:** 'Pam Simon'  
**Cc:** Bernstein Ted; Kimberly Moran  
**Subject:** RE: Update

No need for a status call. We will follow-up on the claims later this week and report back

-----Original Message-----

From: Pam Simon [mailto:pambsimon@icloud.com]  
Sent: Monday, November 12, 2012 9:05 PM  
To: Robert Spallina  
Cc: Bernstein Ted  
Subject: Re: Update

hi robert - should we do a quick status call ? how is the insurance claim going? do you want our claims personnel to follow up? thanks pam

On Oct 19, 2012, at 5:32 AM, Pam Simon <pambsimon@me.com> wrote:

> Hi Robert - I have the ss4 on the 1995 irrevocable trust so we should be able to take care of getting the payment. If you already have the death claim package from the carrier can you overnight it to me and we will take care of the payout? If you don't have the package, can you send me an original death certificate and I will request it from the carrier?

> Also, we would like to do a family status call Tuesday at 11 am  
> chicago time. Pls let us know if that works for you? Have a nice  
> weekend - Pam Simon

>

> Thanks

> Pam

>

> On Oct 15, 2012, at 10:12 AM, Robert Spallina <rspallina@tescherspallina.com> wrote:

>

>> Call me now

>>

>> -----Original Message-----

>> From: Pam Simon [mailto:pambsimon@me.com]

>> Sent: Monday, October 15, 2012 11:11 AM

>> To: Robert Spallina

>> Subject: Re: Call 10/ 16/12 Tuesday 3:30 pm Chicago time

>>

>> I have some on the trust - should only be a few minutes

>>

>> On Oct 15, 2012, at 8:36 AM, Robert Spallina

>> <rspallina@tescherspallina.com> wrote:

>>

>>> There are no updates at this time

>>>

>>> Sent from my iPhone

>>>

>>> On Oct 15, 2012, at 8:40 AM, "Pam Simon" <pambsimon@me.com> wrote:

>>>

>>>> Hi all - do you have time for status?

## Robert Spallina

---

**From:** Pam Simon [pambsimon@me.com]  
**Sent:** Tuesday, October 30, 2012 1:15 PM  
**To:** Robert Spallina  
**Cc:** Bernstein Ted  
**Subject:** Re: Simon Bernstein SS-4

No but we process death claims as part of our business. Thx

On Oct 30, 2012, at 6:50 AM, Robert Spallina <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:

Are you speaking to the carrier?

Sent from my iPhone

On Oct 29, 2012, at 9:00 PM, "Pam Simon" <[pambsimon@me.com](mailto:pambsimon@me.com)> wrote:

They said a few more weeks as of today - however the carrier doesn't care Thx

On Oct 29, 2012, at 3:33 PM, Robert Spallina <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:

The death certificates we have say pending investigation as to cause of death. Has this been cleared up?

---

**From:** Pam Simon [<mailto:pambsimon@me.com>]  
**Sent:** Monday, October 29, 2012 9:57 AM  
**To:** Robert Spallina; Bernstein Ted  
**Subject:** Re: Simon Bernstein SS-4

Was the insurance claim filed yet? Do you need an original death certificate?

On Oct 28, 2012, at 6:40 AM, Pam Simon <[psimon@stpcorp.com](mailto:psimon@stpcorp.com)> wrote:

Begin forwarded message:

**From:** "Pam Simon"  
<[psimon@stpcorp.com](mailto:psimon@stpcorp.com)>  
**Date:** October 24, 2012, 2:58:46 PM  
CDT  
**To:** "Robert L. Spallina"  
<[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)>  
**Cc:** "Ted Bernstein"  
<[TBernstein@lifeinsuranceconcepts](mailto:TBernstein@lifeinsuranceconcepts)>

com>

**Subject: Simon Bernstein SS-4**

Dear Mr. Spallina,

Here is the SS-4 on the Simon Bernstein Irrevocable Insurance Trust dated 1995. The # is 65-6178916. I understand you have spoken with the Carrier and the proceeds are being paid out to the beneficiary as the Simon Bernstein Irrevocable Insurance Trust which I believe Ted Bernstein is getting the wire transfer instructions for the Carrier to send the proceeds to, as Trustee.

Thanks so much,

Pamela B. Simon

*Pam Simon*

**STP Enterprises, Inc.**

**"A.L.P.S.<sup>™</sup> (A.L.P.S.<sup>™</sup> = Arbitrage Life Payment System)**

The nation's only client-driven life insurance payment plan"

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Chicago, IL 60601

Direct: (312) 819-7474, ext. 414

Fax: (312) 819-0773

E-mail: [psimon@stpcorp.com](mailto:psimon@stpcorp.com)

[www.stpcorp.com](http://www.stpcorp.com)

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be transmitted via the Internet, as there can be no assurance of actual or timely delivery, receipt and/or confidentiality.

<DOC.PDF>

## Robert Spallina

---

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**Sent:** Monday, October 29, 2012 9:00 PM  
**To:** Robert Spallina  
**Cc:** Bernstein Ted  
**Subject:** Re: Simon Bernstein SS-4

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**Sent:** Monday, October 29, 2012 9:57 AM  
**To:** Robert Spallina; Bernstein Ted  
**Subject:** Re: Simon Bernstein SS-4

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Begin forwarded message:

**From:** "Pam Simon" <[psimon@stpcorp.com](mailto:psimon@stpcorp.com)>  
**Date:** October 24, 2012, 2:58:46 PM CDT  
**To:** "Robert L. Spallina" <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)>  
**Cc:** "Ted Bernstein" <[TBernstein@lifeinsuranceconcepts.com](mailto:TBernstein@lifeinsuranceconcepts.com)>  
**Subject:** Simon Bernstein SS-4

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Thanks so much,

Pamela B. Simon

*Pam Simon*  
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303 East Wacker Drive, Suite 210  
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Fax: (312) 819-0773  
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<DOC.PDF>

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

CASE NO. 502012CA013933XXXXMB

WILLIAM E. STANSBURY,

Division: AA-Kelley

Plaintiff,

v.

TED S. BERSTEIN;  
SIMON BERNSTEIN;  
LIC HOLDINGS, INC.; and  
ARBITRAGE INTERNATIONAL  
MANAGEMENT, L.L.C., f/k/a  
ARBITRAGE INTERNATIONAL  
HOLDINGS, L.L.C.

Defendants.

---

**MOTION FOR SUBSTITUTION OF PARTY**

Plaintiff, WILLIAM E. STANSBURY ("Plaintiff"), by and through his undersigned counsel and pursuant to Rule 1.260(a) of the Florida Rules of Civil Procedure, hereby moves this Court for entry of an Order substituting the personal representative of the ESTATE OF SIMON BERNSTEIN (the "Estate") in place of SIMON BERNSTEIN (the "Decedent") as a party to this action, and in support thereof state as follows:

1. On or about July 30, 2012, Plaintiff filed the Complaint that initiated this action against the defendants named therein, including the Decedent.
2. The Decedent died on September 13, 2012. A Suggest of Death statement was served by Defendants in this action on or about September 19, 2012. The personal representative

of the Estate is now the proper party to this action, and the Decedent is no longer a proper party to this action.

WHEREFORE, Plaintiff, WILLIAM E. STANSBURY, respectfully requests (i) that this Court substitute the personal representative of the ESTATE OF SIMON BERNSTEIN in place of the Decedent as a party to this action, and (ii) such further relief as the Court deems just and equitable.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that the above and foregoing has been forwarded via e-mail at [swergoldj@gtlaw.com](mailto:swergoldj@gtlaw.com); [arnsdorffk@gtlaw.com](mailto:arnsdorffk@gtlaw.com); [steffesj@gtlaw.com](mailto:steffesj@gtlaw.com); and [FLService@gtlaw.com](mailto:FLService@gtlaw.com) to Jon Swergold, Esq., Greenberg Traurig, P.A., 401 East Las Olas Blvd., Suite 2000, Fort Lauderdale, FL 33301 and at [kdstern@gmail.com](mailto:kdstern@gmail.com) to Plaintiff's co-counsel, Kenneth D. Stern, P.A., 3615 W. Boynton Beach Blvd., Boynton Beach, FL 33436, this 5th day of November, 2012.

PETER M. FEAMAN, P.A.  
3615 W. Boynton Beach Blvd.  
Boynton Beach, FL 33436  
Tel: 561-734-5552  
Fax: 561-734-5554  
[pfeaman@feamanlaw.com](mailto:pfeaman@feamanlaw.com)

By: /s/ Peter M. Feaman  
Peter M. Feaman  
Florida Bar No.: 0260347



**FPL**  
POWERING TODAY.  
EMPOWERING TOMORROW.

November 1, 2012

ROBERT L SPALLINA  
2600 WHIPERING OAKS LN  
DELRAY BEACH, FL 33445

**Re: Electric Service for: BERNSTEIN, SIMON**  
**Estate Case Number: CP-12-004391**  
**Bill Account No: 1125914323**

At FPL we strive to keep billing and records up-to-date and accurate. We recently received information indicating you are the personal representative handling the estate of SIMON BERNSTEIN, Case Number CP-12-004391, Palm Beach County Florida. Please take a moment to complete the form below and indicate how you wish to handle the electric service account. Thank you for your prompt assistance.  
Sincerely,

Customer Care

-----  
FPL Bill Account Number: 1125914323  
Please complete and return entire letter to: FPL P.O. Box 025576 Miami, FL 33105-5576

**CHOOSE ONE:**

Change the name on the referenced account to: Estate of Simon L. Bernstein SSN# 30-6329442  
Relationship to the Deceased: estate

*(Note: If you chose this option FPL will not charge an initial service charge, no billing interruption will occur and the bill account number will remain the same)*

Send bills to: 7020 Lions Head Lane  
Boca Raton FL 33496

OR:

Close the account effective \_\_\_\_\_  
*(Note: Note: At least one business day advance notice is needed)*

Send final bill to: \_\_\_\_\_  
\_\_\_\_\_

If you know the party needing service at this address, please ask them to apply for service by contacting FPL at 1-800-226-3545.

Authorized by: \_\_\_\_\_  
Telephone # \_\_\_\_\_

RE: FPL Acct No: 1125914323  
Rep: ROBERT L SPALLINA  
2600 WHIPERING OAKS LN  
DELRAY BEACH, FL 33445



**FPL**  
POWERING TODAY.  
EMPOWERING TOMORROW.

November 1, 2012

ROBERT L SPALLINA  
2600 WHIPERING OAKS LN  
DELRAY BEACH, FL 33445

**Re: Electric Service for: BERNSTEIN, SIMON**  
**Estate Case Number: CP-12-004391**  
**Bill Account No: 6696986220**

At FPL we strive to keep billing and records up-to-date and accurate. We recently received information indicating you are the personal representative handling the estate of SIMON BERNSTEIN, Case Number CP-12-004391, Palm Beach County Florida. Please take a moment to complete the form below and indicate how you wish to handle the electric service account. Thank you for your prompt assistance.

Sincerely,

Customer Care

-----  
FPL Bill Account Number: 6696986220

Please complete and return entire letter to: FPL P.O. Box 025576 Miami, FL 33105-5576

**CHOOSE ONE:**

Change the name on the referenced account to: Estate of Simon L. Bernstein SSN# 30-6329442  
Relationship to the Deceased: estate

*(Note: If you chose this option FPL will not charge an initial service charge, no billing interruption will occur and the bill account number will remain the same)*

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OR:

Close the account effective \_\_\_\_\_  
*(Note: Note: At least one business day advance notice is needed)*

Send final bill to: \_\_\_\_\_  
\_\_\_\_\_

If you know the party needing service at this address, please ask them to apply for service by contacting FPL at 1-800-226-3545.

Authorized by: \_\_\_\_\_  
Telephone # \_\_\_\_\_

RE: FPL Acct No: 6696986220  
Rep: ROBERT L SPALLINA  
2600 WHIPERING OAKS LN  
DELRAY BEACH, FL 33445



Christine P. Yates  
Direct Dial: 954.760.4916  
Email: [ctv@trippscott.com](mailto:ctv@trippscott.com)

November 9, 2012

**Via E-Mail and U.S. Mail**

Robert L. Spallina, Esq.  
Tescher & Spallina, P.A.  
4855 Technology Way  
Suite 720  
Boca Raton, FL 33431

**Re: Estates of Shirley Bernstein and Simon Leon Bernstein**

Dear Mr. Spallina:

Our firm represents Mr. and Mrs. Bernstein, individually, as natural guardians of Joshua, Jacob, and Daniel Bernstein, and as Trustees of any trusts created for Joshua, Jacob and Daniel Bernstein by Simon and/or Shirley Bernstein. In order to assist us in this matter, please provide us with copies of the following:

1. Copies of all estate planning documents including all Wills and Trusts for Shirley Bernstein and Simon Leon Bernstein that our client was a beneficiary, whether qualified or contingent;
2. Copies of all estate planning documents including all Wills and Trusts that our client's children, Joshua, Jacob and/or Daniel, are named as beneficiary, whether qualified or contingent;
3. Copies of all documents executed in May and June 2012 regarding the Last Will and Testament of Shirley Bernstein;
4. Estate Accounting for Shirley Bernstein;
5. Estate Accounting for Simon Bernstein;
6. Trust Accountings for any Trusts that our client, his spouse, or his children are a beneficiary, whether qualified or contingent;
7. Copies of any claims filed in the Estate of Shirley Bernstein and Simon Bernstein;
8. Copy of the Inventory filed in the Estate of Shirley Bernstein;
9. Copy of the Inventory filed in the Estate of Simon Bernstein, or if none, please provide the approximate date you expect the Inventory will be prepared and filed with the Probate Court;
10. Allocation of the tangible personal property of Shirley and Simon Bernstein. Specifically, is the jewelry being divided among the ten grandchildren?;
11. Appraisals of tangible personal property, specifically the jewelry, artwork and collectibles;
12. All documents relating to the life insurance policies owned by Shirley and/or Simon, insuring Shirley and/or Simon's life, or for the benefit of Shirley and/or Simon Bernstein;
13. Please provide documentation concerning the allocation and division of all companies owned by Simon and/or Shirley at the time of their deaths and copies of any partnership,

659917v2 985508.0001

110 Southeast Sixth Street, Fifteenth Floor • Fort Lauderdale, Florida 33301

Post Office Box 14245 • Fort Lauderdale, Florida 33302

Tel 954.525.7500 • Fax 954.761.8475 • [www.trippscott.com](http://www.trippscott.com)

Fort Lauderdale • Tallahassee

TS004535

Robert L. Spallina, Esq.  
November 9, 2012  
Page 2 of 2

- operating, or stockholders agreements;
14. Please provide a status of the ongoing litigation involving Stanford;
  15. Please provide a status of the Iliewit company stock. Were the issues with Gerald Lewin resolved?;
  16. Please provide a status of the funding of Telenet Company and Candice's employment with Telenet; and
  17. Please provide any information you have with regards to the college funds created by Simon or Shirley Bernstein for the benefit of Joshua, Jacob and/or Daniel.

Thank you for your attention to this matter. Should you have any questions, please feel free to contact my office.

Very truly yours,



Christine P. Yates  
For the Firm

CPY/jcj

cc: Eliot Bernstein  
Marc Garber

*Ronik Seecharan*

3196 N. Federal Hwy.  
Boca Raton, FL. 33431  
561.395.3244  
Fax: 561.392.3502

Send to: Robert Spallina	From: Carling
Attention:	Date: 10/31/12
Fax Number: 561-997-7308	Re: Eliot Bernstein (son of Simon Bernstein)

- Urgent
- Reply ASAP
- Please comment
- Please review
- For your information

Total pages, including cover: 5

**Comments:**

Hello,

The following is a bill for dental work for Eliot Bernstein. This is being submitted under Simon Bernstein's estate. If you have any questions or concerns, please call Carling at 561-395-3244. Thank you.

**CONFIDENTIALITY NOTICE:** This message and the document accompanying this transmission intended for the use of the person or entity to which it is addressed and may contain information that is privileged and confidential, the disclosure of which is governed by applicable law. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this information is **STRICTLY PROHIBITED**. If you have received this message in error, please notify the sender immediately and arrange for the return or destruction of these documents.



### STATEMENT OF ACCOUNT

Dr. Ronik Seecharan  
 3196 N. Federal Highway  
 Boca Raton, FL 33431  
 (561) 392-5440

10-25-12  
 Acct#: 1589

Eliot Bernstein  
 27573 NW 34th St.  
 Boca Raton, FL 33434

DATE	PATIENT	CODE	DESCRIPTION	AMOUNT	AMOUNT DUE
PREVIOUS BALANCE					
10-20-08	Eliot	D6066	Implant Supported PFM Crown	3	1500.00
10-20-08		D6060	Components/Abutment	3	500.00
10-20-08		D6066	Implant Supported PFM Crown	4	1500.00
10-20-08		D6060	Components/Abutment	4	500.00
10-20-08		D6066	Implant Supported PFM Crown	5	1500.00
10-20-08		D6060	Components/Abutment	5	500.00
10-20-08		D6066	Implant Supported PFM Crown	6	1500.00
10-20-08		D6060	Components/Abutment	6	500.00
10-20-08		D6066	Implant Supported PFM Crown	7	1500.00
10-20-08		D6066	Implant Supported PFM Crown	8	1500.00
10-20-08		D6066	Implant Supported PFM Crown	9	1500.00
10-20-08		D6066	Implant Supported PFM Crown	10	1500.00
10-20-08		D6066	Implant Supported PFM Crown	11	1500.00
10-20-08		D6060	Components/Abutment	11	500.00
10-20-08		D6066	Implant Supported PFM Crown	12	1500.00
10-20-08		D6060	Components/Abutment	12	500.00
10-20-08		D6066	Implant Supported PFM Crown	13	1500.00
10-20-08		D6060	Components/Abutment	13	500.00
10-20-08		D6066	Implant Supported PFM Crown	14	1500.00
10-20-08		D6060	Components/Abutment	14	500.00
10-20-08		D6066	Implant Supported PFM Crown	19	1500.00
10-20-08		D6060	Components/Abutment	19	500.00
10-20-08		D6066	Implant Supported PFM Crown	20	1500.00
10-20-08		D6060	Components/Abutment	20	500.00
10-20-08		D6066	Implant Supported PFM Crown	21	1500.00
10-20-08		D6060	Components/Abutment	21	500.00
10-20-08		D6066	Implant Supported PFM Crown	22	1500.00
10-20-08		D6060	Components/Abutment	22	500.00
10-20-08		D6066	Implant Supported PFM Crown	23	1500.00
10-20-08		D6066	Implant Supported PFM Crown	24	1500.00
10-20-08		D6066	Implant Supported PFM Crown	25	1500.00
10-20-08		D6066	Implant Supported PFM Crown	26	1500.00
10-20-08		D6066	Implant Supported PFM Crown	27	1500.00
10-20-08		D6060	Components/Abutment	27	500.00
10-20-08		D6066	Implant Supported PFM Crown	28	1500.00
18% Finance Charge 1.5% after 150 days, 18% APR, \$9.00 Minimum					
CURRENT	OVER 30	OVER 60	OVER 90	UNAPPLIED	TOTAL DUE
Thank you for your trust !					

**STATEMENT OF ACCOUNT**

Dr. Ronik Saecharan  
 3196 N. Federal Highway  
 Boca Raton, FL 33431  
 (561) 392-5440

10-25-12  
 Acct#: 1589

Eliot Bernstein  
 27573 NW 34th St.  
 Boca Raton, FL 33434

DATE	PATIENT	CODE	DESCRIPTION	AMOUNT	AMOUNT DUE
10-20-08		D6060	Components/Abutment 28	500.00	
10-20-08		D6066	Implant Supported PFM Crown 29	1500.00	
10-20-08		D6060	Components/Abutment 29	500.00	
10-20-08		D6066	Implant Supported PFM Crown 30	1500.00	
10-20-08		D6060	Components/Abutment 30	500.00	
10-20-08		D6199	Diagnostic Stent	750.00	
10-20-08		D9940	Occlusal Guard By Report	500.00	
10-20-08		00005	Lab Fees	9000.00	
09-10-08		Payment	Applied from your \$19800.00 personal check #1018	-9675.00	
10-23-08		Payment	Personal payment: Check# 310	-13581.25	
07-27-09		Payment	Personal payment: Check# 1032	-10000.00	
09-03-09		Payment	Personal payment: Check# 1033	-10000.00	
12-11-09		Payment	Personal payment: Check# 1038	-10000.00	993.75
09-28-09	Eliot	D9947	Electric Tooth Brush	150.00	150.00
01-20-10	Eliot	20010	Broken Appt.	100.00	100.00
09-09-10	Eliot	D1110	Adult Prophy	75.00	
09-09-10		D0120	Periodic Oral Eval	25.00	100.00
<b>CURRENT ACTIVITY</b>					
01-13-10	Eliot	06930	Repair Temps	150.00	150.00
02-10-11	Eliot	06930	Repair Temps	150.00	150.00
03-01-11	Eliot	06930	Repair Temps	150.00	150.00
04-11-11	Eliot	06930	Repair Temps	150.00	150.00
04-18-11	Eliot	06930	Repair Temps	150.00	150.00
05-03-11	Eliot	06930	Repair Temps	150.00	150.00
05-18-11	Eliot	06930	Repair Temps	150.00	150.00
18% Finance Charge 1.5% after 150 days, 18% APR, \$9.00 Minimum					
<b>CURRENT</b>	<b>OVER 30</b>	<b>OVER 60</b>	<b>OVER 90</b>	<b>UNAPPLIED</b>	<b>TOTAL DUE</b>

Thank you for your trust !

**STATEMENT OF ACCOUNT**

Dr. Ronik Saecharan  
 3196 N. Federal Highway  
 Boca Raton, FL 33431  
 (561) 392-5440

10-25-12  
 Acct#: 1589

Eliot Bernstein  
 27573 NW 34th St.  
 Boca Raton, FL 33434

DATE	PATIENT	CODE	DESCRIPTION	AMOUNT	AMOUNT DUE
06-20-11	Eliot	06930	Repair Temps	150.00	150.00
07-21-11	Ellot	06930	Repair Temps	150.00	150.00
08-08-11	Eliot	06930	Repair Temps	150.00	150.00
08-17-11	Eliot	06930	Repair Temps	150.00	150.00
08-23-11	Eliot	06930	Repair Temps	150.00	150.00
08-31-11	Eliot	06930	Repair Temps	150.00	150.00
09-08-11	Eliot	06930	Repair Temps	150.00	150.00
09-22-11	Eliot	06930	Repair Temps	150.00	150.00
12-02-11	Eliot	06930	Repair Temps	150.00	150.00
12-15-11	Eliot	06930	Repair Temps	150.00	150.00
12-22-11	Ellot	06930	Repair Temps	150.00	150.00
01-16-12	Eliot	06930	Repair Temps	150.00	150.00
06-13-12	Eliot	06930	Repair Temps	150.00	150.00
07-03-12	Eliot	06930	Repair Temps	150.00	150.00
08-30-12	Eliot	06930	Repair Temps	150.00	150.00
10-18-12	Ellot	06930	Repair Temps	150.00	150.00
10-25-12	Ellot	06930	Repair Temps	150.00	150.00
10-25-12	Eliot	00000	Candice Bernstein Balance	1252.50	1252.50

18% Finance Charge 1.5% after 150 days, 18% APR, \$9.00 Minimum

CURRENT	OVER 30	OVER 60	OVER 90	UNAPPLIED	TOTAL DUE

Thank you for your trust !

### STATEMENT OF ACCOUNT

Dr. Ronik Seecharan  
3196 N. Federal Highway  
Boca Raton, FL 33431  
(561) 392-5440

10-25-12  
Acct#: 1589

Eliot Bernstein  
27573 NW 34th St.  
Boca Raton, FL 33434

DATE	PATIENT	CODE	DESCRIPTION	AMOUNT	AMOUNT DUE
				TOTAL DUE	6196.25

Total amount due: \$6196.25

18% Finance Charge 1.5% after 150 days, 18% APR, \$9.00 Minimum

CURRENT	OVER 30	OVER 60	OVER 90	UNAPPLIED	TOTAL DUE
1552.50	150.00	0.00	4493.75	0.00	6196.25

Thank you for your trust !

## **Robert Spallina**

---

**From:** Kimberly Moran  
**Sent:** Friday, October 05, 2012 8:27 AM  
**To:** Robert Spallina  
**Subject:** Cary Wilson 561-703-3998

Re: Maritza Pucchio – Bernstein Estate. He said they have not heard back from the family and they are going to call the sheriff's dept to meet them at the house since she is a resident there and she would like to get her things.

**Kimberly Moran, Legal Assistant**  
Teschler & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

## Robert Spallina

---

**From:** Messuri, Anthony [AMessuri@cbizgl.com]  
**Sent:** Monday, October 15, 2012 2:14 PM  
**To:** Robert Spallina  
**Cc:** Kimberly Moran  
**Subject:** RE: Estate of Simon L. Bernstein

**Importance:** High

Robert,

The return is ready to go unfortunately we cannot deliver the return today and a courier may not get to you before 5pm so it can be postmarked today.

Please send someone from your office to pick up the return as soon as possible. I will leave it up from with the receptionist and tell me the name of the person picking up the return so I can properly document our files.

Please confirm.

Thanks,

Anthony

---

**From:** Kimberly Moran [mailto:kmoran@tescherspallina.com]  
**Sent:** Monday, October 15, 2012 1:51 PM  
**To:** Messuri, Anthony  
**Cc:** rspallina@tescherspallina.com  
**Subject:** Estate of Simon L. Bernstein

Dear Mr. Messuri:

Attached are the Letters of Administration for the Estate of Simon L. Bernstein.

If you have any questions, please do not hesitate to contact us.

Sincerely,

**Kimberly Moran, Legal Assistant**  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

**Kimberly Moran**

---

**From:** Kimberly Moran  
**Sent:** Monday, October 15, 2012 1:51 PM  
**To:** 'AMessuri@cbizgl.com'  
**Cc:** 'rspallina@tescherspallina.com'  
**Subject:** Estate of Simon L. Bernstein  
**Attachments:** Bernstein - Letters of Administration.pdf

Dear Mr. Messuri:

Attached are the Letters of Administration for the Estate of Simon L. Bernstein.

If you have any questions, please do not hesitate to contact us.

Sincerely,

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**

4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

**Kimberly Moran**

---

**From:** Kimberly Moran  
**Sent:** Wednesday, October 10, 2012 2:55 PM  
**To:** 'christopher.r.prindle@jpmorgan.com'  
**Cc:** Robert Spallina  
**Subject:** Estate of Simon L. Bernstein  
**Attachments:** Bernstein - Letters of Administration.pdf

Dear Chris:

Attached is a copy of the Letters of Administration for the Estate of Simon L. Bernstein. The EIN number for the Estate is 30-6329442.

If you have any questions, please do not hesitate to contact us.

Sincerely,

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

10/10/2012

TS004546



## Robert Spallina

---

**From:** Robert Spallina  
**Sent:** Wednesday, October 10, 2012 10:45 AM  
**To:** Alexa Collevecchio; 'tbernstein@lifeinsuranceconcepts.com'  
**Subject:** RE: e/o Simon Bernstein

Ted – let's set up a time with them ASAP. Thanks

---

**From:** Alexa Collevecchio  
**Sent:** Wednesday, October 10, 2012 10:41 AM  
**To:** tbernstein@lifeinsuranceconcepts.com  
**Cc:** Robert Spallina  
**Subject:** e/o Simon Bernstein

Mr. Bernstein,

Attached is a letter that was sent to Robert this morning regarding Maritza Puccio from her attorney Richard W. Springer, Esq.

If the attachment fails to open or you have any questions, please do not hesitate to call the office.

Best Regards,

**Alexa Collevecchio, Receptionist**  
Teschler & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561.997.7008  
Facsimile 561.997.7308

**Alexa Collevchio**

---

**From:** Alexa Collevchio  
**Sent:** Wednesday, October 10, 2012 10:41 AM  
**To:** 'tbernstein@lifeinsuranceconcepts.com'  
**Cc:** Robert Spallina  
**Subject:** e/o Simon Bernstein  
**Attachments:** Springer - Maritza Puccio Ltr 10-10-2012.pdf

Mr. Bernstein,

Attached is a letter that was sent to Robert this morning regarding Maritza Puccio from her attorney Richard W. Springer, Esq.

If the attachment fails to open or you have any questions, please do not hesitate to call the office.

Best Regards,

**Alexa Collevchio, Receptionist**  
Teschler & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561.997.7008  
Facsimile 561.997.7308

10/10/2012

TS004548

LAW OFFICES  
 OF  
**RICHARD W. SPRINGER, P.A.**  
 BOARD CERTIFIED CRIMINAL TRIAL ATTORNEY  
 3003 SOUTH CONGRESS AVENUE  
 SUITE 1A  
 PALM SPRINGS, FLORIDA 33461

RICHARD W. SPRINGER  
 CATHERINE MAZZULLO

TELEPHONE: (561)433-9500  
 FACSIMILE: (561)433-9522  
 e-mail: richardw.springer@aol.com  
 website: [www.richardw.springer.com](http://www.richardw.springer.com)

October 10, 2012

VIA FACSIMILE: 561-997-7308

Robert L. Spallina, Esquire  
 Tescher & Spallina, P.A.  
 Boca Village Corporate Center I  
 4855 Technology Way, Suite 720  
 Boca Raton, Florida 33431

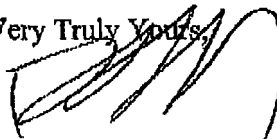
Re: Simon Bernstein Trust/Maritza Puccio

Dear Robert:

Thank you for taking my phone call of October 9<sup>th</sup> and discussing the above captioned matter. Enclosed please find Ms. Puccio's list of personal property that is to be returned. We request that a time be scheduled for Ms. Puccio, accompanied by Investigator Roy Strohacker and two movers, to meet with a representative of the Trust at the residence. If there are any disputed items on the list, I do not want that to hold up our getting the personal property about which there is no dispute.

Please review the enclosed list and let me know if there are any disputed items and give me some choices as to when would be a good time for the transfer of the personal property to take place.

Very Truly Yours,



Richard W. Springer, Esquire

RWS/tb

cc: Maritza Puccio  
 Investigator Roy Strohacker

Maritza Puccio,Inventory

All mail, correspondences, legal papers, checks that are either explicitly addressed to Maritza Puccio. Maritza Puccio requests copies of any such papers that either implicitly or explicitly mention Maritza Puccio.

One white bowl and one white flower vase that are in the living room near the stairs. Both are empty. All personal items in the upstairs bedroom, bathroom, and closet that is used exclusively by Maritza Puccio. These items include:

- Guitar
- Pants and jeans
- Sport pants and sweaters
- Dresses
- Shorts, skirts
- Dress sweaters
- Belts
- Scarfs
- Shoes - heels, boots, flats, sneakers
- Hats
- Bags and purses
- Gym clothes
- Sleep attire
- Socks
- Teddy Bear
- Set of yellow sheets with comforter
- Candles
- Jewelry - necklaces, bracelets
- Nail polish, makeup, lotions
- Toiletries
- Facial stuff
- Hair supplies - shampoo, gels, hair spray, color, conditioner

Maritza also requests access to her personal possessions in the downstairs study / office (also known as the "cabana"). This includes:

- Desk and chair - the glass desk and corresponding chair were brought by Maritza to the residence when she moved into the house. This is the only furniture item listed on this inventory.
- Printer
- 2 decorative butterflies
- Blue radio
- Books
- Shredder
- School supplies

Lastly, Maritza wants to retrieve the following items from the Garage:

- Several plastic storage containers with books
- Mountain bike

## Robert Spallina

---

**From:** Robert Spallina  
**Sent:** Wednesday, October 10, 2012 10:54 AM  
**To:** 'Craig, Janet'  
**Cc:** 'Farrell, Evan'  
**Subject:** FW: Bernstein Family  
**Attachments:** Bills for Trust.pdf; image001.jpg; image002.jpg

Janet – bills that Candice sent last week. See he email below

---

**From:** Candice M Bernstein [mailto:candyb@rockitcargo.com]  
**Sent:** Tuesday, October 02, 2012 9:30 PM  
**To:** Robert Spallina  
**Cc:** [iviewit@iviewit.tv](mailto:iviewit@iviewit.tv)  
**Subject:** Bernstein Family

Hi Mr. Spallina, please find the attached bills for Eliot Bernstein Family that have been paid from the trust in the past. I would also like to inquire as to the current status of bills for Bernstein Family LLC that are instrumental for the property address at 2753 NW 34<sup>th</sup> Street, Boca Raton, FL 33434 as well as the children's school bills and other necessary living expenses. Rachel has stated she has forwarded all the bills to you for payment so that there is no interruption in our services and daily lives. Please forward a copy of all our families trust information and copies of all bills and expenses being paid as soon as possible. Thank you, Eliot and Candice Bernstein

A business card for Candice Bernstein. On the left is a small black and white portrait of her. To the right, the text reads: "Rock-It Cargo USA LLC", "Candice Bernstein", "Business Development Manager", "(561) 245-8644 Office", "(561) 886-7627 Cell", "Skype: tourcandy", "[candyb@rockitcargo.com](mailto:candyb@rockitcargo.com)", and "Personal [tourcandy@gmail.com](mailto:tourcandy@gmail.com)". At the bottom, there is a small, faint logo.

Candice Bernstein  
Business Development Manager  
Rock-It Cargo USA LLC  
[candyb@rockitcargo.com](mailto:candyb@rockitcargo.com)  
(561) 245.8644 (o)  
(561) 886.7627 (c)

Corporate HQ - Los Angeles, California  
5438 West 104th Street  
Los Angeles, CA 90045  
Rock It Cargo USA LLC @ <http://www.rockitcargo.com>

**CONFIDENTIALITY NOTICE:**

The information in this Email and any attachments are confidential and are intended for the addressee only. Any unauthorized use, distribution, copying or disclosure of this communication is strictly prohibited. If you have received this communication in error, please contact the sender immediately. It is our policy that E-mails are intended for and be used for business purposes only. No responsibility is accepted by Rock-It Cargo USA LLC for personal E-mails, or E-mails unconnected with the company business. Rock-It Cargo USA LLC conducts all business transactions in accordance with its terms and conditions. Use of our services constitutes acceptance of our terms and conditions. A copy of the terms and conditions is available upon request or can be obtained from our website  
@ <http://www.rockitcargo.com/ktml2/files/uploads/RICTCS.pdf>



S A I N T   A N D R E W ' S   S C H O O L

August 30, 2012

Mr. and Mrs. Eliot I. Bernstein  
2753 NW 34<sup>th</sup> Street  
Boca Raton, FL 33434-3459

Re: Joshua  
Costa Rica Trip

Dear Mr. and Mrs. Bernstein:

Due to the high cost of the Costa Rica trip, financial aid has been made available to those students currently receiving aid for tuition for the 2012/2013 academic year. Joshua has been awarded financial assistance in the amount of \$139 for the Tenth Grade trip which leaves a balance due in the amount of \$1,261. The balance due is payable as follows:

Payment 1 due September 7, 2012	\$ 442
Payment 2 due September 30, 2012	630
Payment 3 due October 15, 2012	<u>189</u>
Total	\$ 1,261

If you have already submitted the \$500 first payment, just reduce the amount of the remaining payments due by the overage you paid on the first payment.

Please forward the payments to Nick Dorn in the Upper School office by the dates indicated above. Please indicate the student's name and that the payment is intended for the Costa Rica trip.

Also, please be advised that all payments for the trip are non-refundable. If full payment has been made and the student misses the trip due to illness, if ticketed, he or she holds a ticket that can be used for up to a year.

Sincerely,

Kathy J. Van Valkenburg  
Business Manager



# LAX SKILLS WITH CASEY POWELL

Location: Saint Andrew's School • 3900 Jog Road • Boca Raton, Florida

Athletic Fields • 3:20pm-4:20pm

## BOYS and GIRLS Grades 1-5

### 3 SESSIONS FOR BEGINNERS AND ELITE

#### SESSION #1

October

Price: \$200

October 2, 4, 9, 11

14, 16, 23, 25

#### SESSION #2

November

Price: \$200

Oct. 30 Nov. 1, 6, 8

13, 15, 20, 27

#### SESSION #3

December

Price: \$150

December 4, 6, 11, 13

16, 20

**ALL BOYS PLAYERS MUST HAVE: STICK, PADS, HELMET, MOUTHGUARD, SNEAKERS**

**ALL GIRLS PLAYERS MUST HAVE: STICK, GOGGLES, MOUTHGUARD, SNEAKERS**

**BEGINNER BOYS & GIRLS WILL ONLY NEED A STICK AND SNEAKERS**

ALL PLAYERS MUST MEET

IN

THE WEPRIN CENTER BETWEEN 3:00-3:15pm

ALL PLAYERS MUST BE PICKED UP

AT

MALNIK ATHLETIC CENTER AT 4:20pm

Mail Check and Registration to: Casey Powell Lacrosse • 3850 McIntosh Lane

Boca Raton, Florida • 33434

Casey Powell Lacrosse will teach aspects of lacrosse and create a high energy atmosphere where each player will see progress

This year's after school enrichment program will be under instruction of Casey Powell and Brian Cost with Special guests

Stephen Keogh (Syracuse University) and Kevin Crowley (Stony Brook University) who both are college All-Americans

Questions? Email us: [casey.powell@saintandrews.net](mailto:casey.powell@saintandrews.net) or call 315-882-6612

[www.CaseyPowellLacrosse.com](http://www.CaseyPowellLacrosse.com)

CASEY POWELL  
LACROSSE

STAY AFTER SCHOOL WITH CASEY



JOSH BERNSTEIN FALL LACROSSE TEAM FEES = \$625

DANNY BERNSTEIN FALL LACROSSE TEAM = \$625

CHECK PAYABLE TO CASEY POWELL LACROSSE TOTAL= \$1250

Team 22 enters it's 2nd Fall with great enthusiasm! Our curriculum will integrate individual player development with team specific concepts that we want each player to comprehend. The training will will work to improve each player's weaknesses and build on his strengths.

*Player Evaluations will be September 23rd at the Saint Andrew's School, starting at 8:00 AM.*

\*All Class of 2016 players will be initially placed with U15 unless they played JV during the 2012 season. Placement on U17 will be based on performance at the evaluation.

### **Cost**

We will use the same Team 22 uniforms as the Summer program. For those who need uniforms, the cost will be \$700. For those who already have uniforms, the cost will be \$625. The fee will include blue game shorts, tournament fees, and practices. Travel to each event and hotels are not included.

Also, please be sure that your US Lacrosse membership is current. If you are not sure, or need to register, please click on one of the links below.

A-MACULATE CLEANING SERVICE

974 JEFFERY STREET

BOCA RATON, FL 33487

SERVICE DATES SEPT. 4<sup>TH</sup> AND 18<sup>TH</sup>

TOTAL DUE \$ 195.00

# Athletes Edge LAX Academy

Invites:

*Danny Bernstein*

To

## The First Annual Invitation Only Winter/Spring Competitive Lacrosse-Training Program!

We want only the best young players in the local South Florida area!

### Our Philosophy:

To teach an explosive, up-tempo attacking style of play that develops and capitalizes upon creating odd man advantages.

Our situational drills and scrimmages will demand that players use both their strong and weak hands, thus preparing them for an elite level of play. In addition to on-field training, players will receive specialized speed and agility training from *Athletes Edge* to build the explosiveness needed to create space at the highest level.

Over the years *Athletes Edge* has developed many high-level lacrosse players. Many of which have gone on to play Division-1 and Professional Lacrosse. *Athletes Edge* will be utilizing it's expertise in LAX to dedicate a full 30 minutes each session to building speed/power/explosion/strength as well as agility through LAX-specific planes of motion.

### Important Information:

- **\*LIMITED SPACE AVAILABLE\***
- **13 Wk Program (Starts January 15<sup>th</sup>, Ends April 13<sup>th</sup>)**
- **Tuesday's and Thursday's from 5:30PM to 7:30PM; & Saturdays from 9:30AM to 11:30AM.**
- **ONLY \$225!!**
- **At FAU in Boca Raton; Field TBD**
- **To register, contact:**

Joe Horter  
Athletes Edge  
954-406-0716 Ext. 2  
[Joe@AETTrainingSystems.com](mailto:Joe@AETTrainingSystems.com)

Powered by:



## Robert Spallina

---

**From:** Robert Spallina  
**Sent:** Wednesday, October 10, 2012 10:06 AM  
**To:** 'Craig, Janet'  
**Cc:** 'Farrell, Evan'  
**Subject:** FW: FACTS Payment Plan Confirmation (6300528)

Janet – looks like the payment is more than we thought. Other items to follow

Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
E-mail: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

The information contained in this message is legally privileged and confidential information intended only for the use of the individual or entity named above. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. If you have received this communication in error, please immediately notify us by e-mail or telephone. Thank you.

---

**From:** Rachel Walker [<mailto:rachel3584@gmail.com>]  
**Sent:** Wednesday, October 10, 2012 7:19 AM  
**To:** Robert Spallina  
**Subject:** Fwd: FACTS Payment Plan Confirmation (6300528)

Sent from my iPhone

Begin forwarded message:

**From:** FACTS Management Company <[noreply2@factsmgt.com](mailto:noreply2@factsmgt.com)>  
**Date:** May 22, 2012, 2:07:33 PM EDT  
**To:** <[rachel3584@gmail.com](mailto:rachel3584@gmail.com)>  
**Subject:** **FACTS Payment Plan Confirmation (6300528)**

**FACTS Management Company**  
**Confirmation Notification**

Mr. Simon Bernstein:

Agreement #: 101576

05/22/12

Thank you for using FACTS Management Company to make your payment for Saint Andrew's School. The person responsible for payment on this agreement is Mr. Simon Bernstein.

The following Additional Authorized Parties have been added to the agreement:  
Rachel Walker

The total balance due to Saint Andrew's School is \$55,521.00. Details about your balance are located at the end of this notice.

Your schedule of payments is listed below. Payments will be processed automatically from your checking account with Legacy Bank until the balance is paid in full.

<b>Date</b>	<b>Description</b>	<b>Amount</b>
06/05/2012	Payment	\$5,552.10
07/05/2012	Payment	\$5,552.10
08/06/2012	Payment	\$5,552.10
09/05/2012	Payment	\$5,552.10
10/05/2012	Payment	\$5,552.10
11/05/2012	Payment	\$5,552.10
12/05/2012	Payment	\$5,552.10
01/07/2013	Payment	\$5,552.10
02/05/2013	Payment	\$5,552.10
03/05/2013	Payment	\$5,552.10

**Fee Information:**

A \$30.00 FACTS returned payment fee will be assessed for each returned payment.

**Customer Service and Online Access:**

This confirmation notification is based on the terms of your original agreement. To manage your agreement information or make payments online, go to <https://online.factsmgt.com>. If clicking the link does not work in your email program you can copy the entire link and paste it into the address box of your browser.

Please contact customer service representatives at (866) 441-4637 with any questions. If you have questions regarding the terms of your payment plan, please contact Saint Andrew's-June Shumate/Cherry Fiske at 561-210-2038.

Sincerely,

*FACTS Management Company*

**Balance Details**

<b>Name</b>	<b>Description</b>	<b>Amount</b>
Daniel Bernstein	Tuition	\$16,443.00
Jacob Bernstein	Tuition	\$18,639.00
Joshua Bernstein	Tuition	\$20,439.00

*Do NOT reply to this message. Replies will not be read.*

LAW OFFICES  
**TESCHER & SPALLINA, P.A.**

---

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS  
DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

October 9, 2012

**VIA U.S. MAIL**

Dani Comart  
JP Morgan  
240 E. Palmetto Park Road  
Boca Raton, FL 33432

**Re: Shirley Bernstein Trust Agreement  
Simon Bernstein Trust Agreement**

Dear Dani:

Enclosed are the original signed Trust Certification forms for the above-referenced trusts.

Should you have any questions, please call me.

Sincerely,

  
ROBERT L. SPALLINA

RLS/km  
Enclosures

**J.P. Morgan Account Certification of Trust  
(For all States)**

**J.P.Morgan**

**Instructions**

This Agreement and Certification of Trust (this "Certification") is for use by trustees of domestic revocable or irrevocable trusts but not for employee benefit trusts, nominees or business trusts, any trust governed under the laws of any foreign jurisdiction, or for any trust for which the beneficiaries are business organizations operating for profit such as corporations, partnerships, limited liability companies, associations or business trusts.

This Certification must be signed by all current trustees (each a "Trustee" and collectively, including cases of a trust with a single trustee, the "Trustees") of the trust described below (the "Trust"). This Certification is being given to JPMorgan Chase Bank, N.A. and its affiliates ("J.P. Morgan") to induce J.P. Morgan to open one or more accounts, credit facilities, and /or enter into transactions with or on behalf of the Trust.

**This Certification is an important agreement, which will govern J.P. Morgan's relationship with the Trust and the Trustees.** The Trust and each Trustee, jointly and severally, are legally responsible for the information set forth in this Certification. Each Trustee should carefully review the trust agreement and all other relevant information and, if appropriate, consult with legal counsel prior to completing and signing this Certification.

**A. Trust Information**

**Title to Trust assets should be taken as follows:**

Name of Trust: Shirley Bernstein Trust Agreement

Name(s) of current Trustee(s): Ted Bernstein

Grantor(s)/Settlor(s) of Trust: Shirley Bernstein

State or District of Columbia whose law governs the administration of trust: FL  EIN# 406235212  SSN#

Creation Date of Trust: 05-20-2008 Date(s) of Trust Amendment: 11-18-2008     -    -      
m m d d y y y y m m d d y y y y m m d d y y y y

Is the trust revocable?  Yes\*  No \*If Yes, the following person(s) have the power to revoke:

Print Name \_\_\_\_\_ Print Name \_\_\_\_\_  
*\*Each Trustee agrees to notify J.P. Morgan immediately if the Trust becomes irrevocable.*

**Principal & Income:** Pursuant to the trust instrument or as otherwise directed by the trustee(s), Principal & Income will be reported on a single ledger unless the dual ledger box below is checked  
 Dual Ledger (separate Principal & Income ledgers)

Select one of the following:  Declaration of trust  Trust agreement  Court Order  
 Will dated:     -    -     and admitted to probate on:     -    -      
m m d d y y y y m m d d y y y y

**B. Identity of Current Trustees** (addresses will be used for statements)

Trustee Name: Ted Bernstein  
 Trustee Address: 880 Berkeley Street City: Boca Raton State: FL Zip: 33487

Trustee Name: \_\_\_\_\_  
 Trustee Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**C. Powers of Trustees**

**Account Opening Authority** (Check **only one** selection below. If both selections are checked, J.P. Morgan will understand that the second selection has been indicated).

**Bank Accounts and Credit Facilities Only**

The Trustees have the power to open and maintain bank accounts and credit facilities, including custody, deposit, and demand deposit accounts and loans and lines of credit, with a bank or other financial institution.

**Bank Accounts, Discretionary and Non-Discretionary Investment Accounts, and Credit Facilities (Including Margin)**

The Trustees have the power to open and maintain accounts and credit facilities with a bank, broker-dealer, or other financial institution including custody, deposit, demand-deposit, discretionary investment management, and brokerage accounts, including margin, and in conjunction therewith, to purchase financial instruments on margin, to borrow with or without trust assets as security, including the power to borrow against the loan value of marginable financial instruments, and to pledge such securities as collateral.

**Investment Classes** (Must be filled out for an investment account. Check all that apply)

**Investment Products**

The Trustees have the power to purchase and sell the following types of assets, whether publicly traded or privately placed: certificates of deposit, annuities, domestic equity securities, foreign equity securities, domestic debt securities, foreign debt securities, U.S. government securities, limited partnerships, mutual funds, foreign equities, U.S. agency securities, state and municipal securities, unit investment trusts, and physical commodities.

**C. Powers of Trustees (cont.)**

**Derivatives**

- The Trustees have the power to engage in the following strategies or transactions, whether listed or over-the-counter: buying or selling call options, buying or selling put options, equity swaps and forwards, foreign exchange options and forwards, interest rate derivatives, credit derivatives, commodity derivatives, foreign equity options, and any exotic form or combination of the foregoing. The power of the Trustees includes the power to borrow and to pledge trust assets as collateral to secure the Trust's obligations with respect to derivative investments, specifically including the Trust's obligations to J.P. Morgan.

**Other Authority** (Check all that apply)

- The Trustees have the power to sell short any of the above selected financial instruments through a margin account or otherwise.  
 The Trustees have the power to enter into ISDA master agreements, pledge agreements and ISDA-governed confirmations.

**Delegation of Authority** (Check if applicable)

- The Trustees have the power to delegate authority to agents, attorneys, advisors, other co-trustees or others.

**Important Note: The power of trustees to delegate authority is required for J.P. Morgan to manage an account on behalf of the trust.**

**If multiple Trustees are authorized to act on behalf of the Trust, check and complete as applicable. Notwithstanding the following, the Trustees acknowledge and agree that check signing and brokerage transactions (if any) may be effected by a single Trustee.** (check only one selection below)

The foregoing powers of the Trustees may be exercised upon:

- The signature of any one of the Trustees  
 The signature(s) of all Trustees  
 The signature(s) of the majority of the Trustees
- The signature(s) of the following Trustees: \_\_\_\_\_

**D. Agreement**

In consideration of J.P. Morgan acting in reliance on this Certification, each Trustee, individually and on behalf of the Trust, acknowledges and agrees to the following.

**(i) Representations and Warranties**

Each Trustee, individually and on behalf of the Trust, hereby certifies each of the following:

- a. The Trustee has received and reviewed this Certification and certifies that all information contained in it is complete, accurate, and true. The Trustee has received and reviewed all relevant Trust agreements and other relevant information necessary to make such certification.
  - b. The Trustees set forth in Section B of this Certification are all of the Trustees of the Trust.
  - c. The Trust empowers the Trustees to open accounts of the type set forth in Section C with J.P. Morgan on behalf of the Trust, to contract for services related to such accounts, to effect transactions for the types of investments or other real or personal property set forth in Section C of this Certification, and to sell convey, pledge, distribute, mortgage, lease or transfer title to any interest in any investment or other real or personal property to the extent set forth in Section C, without the consent or action by any person other than those Trustees set forth in this Certification. This power of the Trustees includes the power to borrow and to pledge trust assets as collateral to secure the Trust's obligations to J.P. Morgan
  - d. The Trust agreements and other relevant documents governing the Trust do not contain any provisions which limit the powers of the Trustees set forth on this Certification, including but not limited to limitations to the power to purchase, sell, convey, pledge, distribute, mortgage, lease or transfer title to interests in any investment or other real or personal property if such powers are indicated in Section C.
  - e. The Trust is in full force and effect. The Trust has not been revoked, modified, terminated or amended in any manner which would cause the representations contained in this Certification to be incorrect.
- (ii) Each Trustee, individually and on behalf of the Trust, agrees that J.P. Morgan is authorized by the terms of the Trust agreement and applicable law to open accounts on behalf of the Trust and to accept investment orders and other instructions from the Trustees, unless their authority is expressly limited on this Certification. If J.P. Morgan participates in any transaction contemplated in this Certification, including without limitation, the purchase, sale, conveyance, disposition, transfer, distribution, mortgage, lease, or assignment instructed by a Trustee that is not specifically identified in this Certification and Agreement as being subject to restriction on the investment or other powers of the Trustees, J.P. Morgan shall not be liable in any way by reason of failure to inquire whether such transaction exceeds or is an improper exercise of the Trustees' power or authority. Notwithstanding that J.P. Morgan may acquire or hold a copy of all or part of the instrument governing the Trust in addition to this Certification, knowledge of the terms of the Trust may not be inferred from the fact that a copy of all or part of such trust instrument is held by J.P. Morgan. It is also acknowledged and agreed that J.P. Morgan has no responsibility for, and should bear no liability in connection with, determining whether any transaction contemplated in this Certification is a prudent or reasonable exercise of a Trustee's authority.
- (iii) Each Trustee, individually and on behalf of the Trust, understands and agrees that the authorization for the Trustees to open and maintain banking accounts as so indicated in Section C includes, without limitation, the power (a) to operate all banking and deposit accounts of the Trust, and related or linked credit products and any pledges related thereto; (b) to make; receive, sign, endorse, execute, acknowledge, deliver and possess checks, drafts, bills of exchange, letters of credit, notes, withdrawal receipts, wire and other funds transfer instructions and deposit instruments relating to banking accounts, certificates of deposit, and time deposits; (c) to pay all sums of money, at any time or times, that may hereafter be owed upon any banking account, bill of exchange, check, draft, purchase, contract or note, endorsed, accepted, and delivered in the name of the Trust; and (d) to have free access at any time to enter, on behalf of the Trust, any safe deposit box or vault to which the Trust might have access and to remove any or all of the contents thereof.
- (iv) Each Trustee, individually and on behalf of the Trust, hereby releases, indemnifies and agrees to hold harmless J.P. Morgan, its officers, agents, and employees (each, an "Indemnified Party") harmless from and against any and all direct and indirect claims, losses, judgments, suits and expenses (including reasonable attorney fees) and liabilities which may arise from such Indemnified Party's reliance on this Certification. This indemnification shall survive termination of the Trust or the termination or transfer of the relevant accounts or services and shall be binding upon all heirs, successors, or assigns.
- (v) Each Trustee agrees to inform J.P. Morgan immediately by submitting an amended form of this Certification upon any amendment to the Trust or the Trust documentation, any change in the composition or contact information of the Trustees, or any other event which could materially alter this Certification. J.P. Morgan may rely on the continued validity of this Certification indefinitely, absent actual receipt of such amended form of this Certificate.



**J.P. Morgan Account Certification of Trust  
(For all States)**

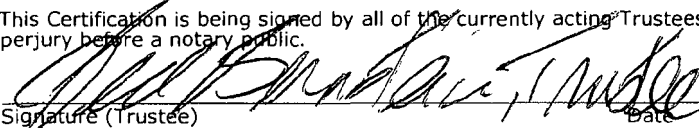
**J.P.Morgan**

**D. Agreement (cont.)**

- (vi) Each Trustee and the Trust agrees that the information requested in this Certification is necessary for J.P. Morgan to establish or continue a business relationship with the Trust and is being requested by J.P. Morgan in good faith in furtherance of such relationship. Further, each Trustee and the Trust acknowledge and agree that J.P. Morgan may require further information regarding the Trust not contained in this Certification, including potentially a copy of the documents governing the Trust, in order to establish or confirm the powers set forth in this Certification and that if J.P. Morgan makes a request for such information, the request shall be considered for all purposes to be made in good faith in furtherance of the relationship between J.P. Morgan and the Trust. Each Trustee and the Trust hereby irrevocably waive any right under the laws of any jurisdiction to pursue a claim that information requested in, or in connection with, this Certification has been requested in bad faith or that such information is not necessary for the purposes of establishing or continuing such business relationship.
- (vii) This Certification shall be governed by the laws of the state which govern the administration of the Trust, as set forth in Section A of this Certification, without giving effect to choice of law or conflict of law provisions.

**E. Signature**

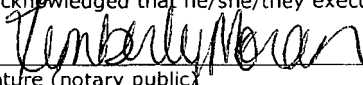
This Certification is being signed by all of the currently acting Trustees of the Trust and is sworn and subscribed to under penalty of perjury before a notary public.


10/9/2012
TED BERNSTEIN

Signature (Trustee) \_\_\_\_\_ Date \_\_\_\_\_ Print Name \_\_\_\_\_

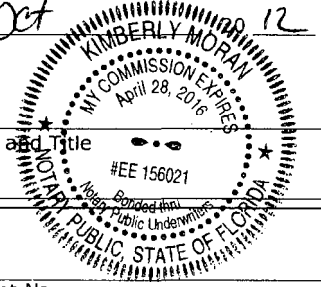
STATE OF FLORIDA, COUNTY OF PALMBEACH

I certify that Ted Bernskin, known or satisfactorily proven to me to be the individual (s) who signed the foregoing Certification, appeared before me on this 9th day of Oct, 2012, and acknowledged that he/she/they executed the foregoing Certification.


10/9/12
Kimberly Moran

Signature (notary public) \_\_\_\_\_ Date \_\_\_\_\_ Print Name and Title \_\_\_\_\_

My commission expires: April 28, 2016



Signature (Trustee) \_\_\_\_\_ Date \_\_\_\_\_ Print Name \_\_\_\_\_

STATE OF \_\_\_\_\_, COUNTY OF \_\_\_\_\_

I certify that \_\_\_\_\_, known or satisfactorily proven to me to be the individual (s) who signed the foregoing Certification, appeared before me on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, and acknowledged that he/she/they executed the foregoing Certification.

Signature (notary public) \_\_\_\_\_ Date \_\_\_\_\_ Print Name and Title \_\_\_\_\_

My commission expires: \_\_\_\_\_

**J.P. Morgan Account Certification of Trust  
(For all States)**

**J.P.Morgan**

**Instructions**

This Agreement and Certification of Trust (this "Certification") is for use by trustees of domestic revocable or irrevocable trusts but not for employee benefit trusts, nominees or business trusts, any trust governed under the laws of any foreign jurisdiction, or for any trust for which the beneficiaries are business organizations operating for profit such as corporations, partnerships, limited liability companies, associations or business trusts.

This Certification must be signed by all current trustees (each a "Trustee" and collectively, including cases of a trust with a single trustee, the "Trustees") of the trust described below (the "Trust"). This Certification is being given to JPMorgan Chase Bank, N.A. and its affiliates ("J.P. Morgan") to induce J.P. Morgan to open one or more accounts, credit facilities, and /or enter into transactions with or on behalf of the Trust.

**This Certification is an important agreement, which will govern J.P. Morgan's relationship with the Trust and the Trustees.** The Trust and each Trustee, jointly and severally, are legally responsible for the information set forth in this Certification. Each Trustee should carefully review the trust agreement and all other relevant information and, if appropriate, consult with legal counsel prior to completing and signing this Certification.

**A. Trust Information**

Title to Trust assets should be taken as follows:

Name of Trust Simon L. Bernstein Trust Agreement

Name(s) of current Trustee(s) Robert L. Spallina and Donald R. Tescher, co-Trustees

Grantor(s)/Settlor(s) of Trust: Simon L. Bernstein

State or District of Columbia whose law governs the administration of trust FL  EIN#  SSN# 30-6329441

Creation Date of Trust: 05-20-2008 Date(s) of Trust Amendment: 07-25-2012     -    -    

Is the trust revocable?  Yes\*  No \*If Yes, the following person(s) have the power to revoke:

Print Name \_\_\_\_\_ Print Name \_\_\_\_\_  
\*Each Trustee agrees to notify J.P. Morgan immediately if the Trust becomes irrevocable.

**Principal & Income:** Pursuant to the trust instrument or as otherwise directed by the trustee(s), Principal & Income will be reported on a single ledger unless the dual ledger box below is checked  
 Dual Ledger (separate Principal & Income ledgers)

Select one of the following:  Declaration of trust  Trust agreement  Court Order  
 Will dated:     -    -     and admitted to probate on:     -    -    

**B. Identity of Current Trustees** (addresses will be used for statements)

Trustee Name Robert L. Spallina  
Trustee Address 4855 Technology Way, Suite 720 city Boca Raton State FL zip 33431

Trustee Name Donald R. Tescher  
Trustee Address 4855 Technology Way, Suite 720 city Boca Raton State FL zip 33431

**C. Powers of Trustees**

**Account Opening Authority** (Check **only one** selection below. If both selections are checked, J.P. Morgan will understand that the second selection has been indicated).

**Bank Accounts and Credit Facilities Only**  
 The Trustees have the power to open and maintain bank accounts and credit facilities, including custody, deposit, and demand deposit accounts and loans and lines of credit, with a bank or other financial institution.

**Bank Accounts, Discretionary and Non-Discretionary Investment Accounts, and Credit Facilities (Including Margin)**  
 The Trustees have the power to open and maintain accounts and credit facilities with a bank, broker-dealer, or other financial institution including custody, deposit, demand-deposit, discretionary investment management, and brokerage accounts, including margin, and in conjunction therewith, to purchase financial instruments on margin, to borrow with or without trust assets as security, including the power to borrow against the loan value of marginable financial instruments, and to pledge such securities as collateral.

**Investment Classes** (Must be filled out for an investment account. Check all that apply)

**Investment Products**  
 The Trustees have the power to purchase and sell the following types of assets, whether publicly traded or privately placed: certificates of deposit, annuities, domestic equity securities, foreign equity securities, domestic debt securities, foreign debt securities, U.S. government securities, limited partnerships, mutual funds, foreign equities, U.S. agency securities, state and municipal securities, unit investment trusts, and physical commodities.

**C. Powers of Trustees (cont.)**

**Derivatives**

- The Trustees have the power to engage in the following strategies or transactions, whether listed or over-the-counter: buying or selling call options, buying or selling put options, equity swaps and forwards, foreign exchange options and forwards, interest rate derivatives, credit derivatives, commodity derivatives, foreign equity options, and any exotic form or combination of the foregoing. The power of the Trustees includes the power to borrow and to pledge trust assets as collateral to secure the Trust's obligations with respect to derivative investments, specifically including the Trust's obligations to J.P. Morgan.

**Other Authority** (Check all that apply)

- The Trustees have the power to sell short any of the above selected financial instruments through a margin account or otherwise.  
 The Trustees have the power to enter into ISDA master agreements, pledge agreements and ISDA-governed confirmations.

**Delegation of Authority** (Check if applicable)

- The Trustees have the power to delegate authority to agents, attorneys, advisors, other co-trustees or others.

**Important Note: The power of trustees to delegate authority is required for J.P. Morgan to manage an account on behalf of the trust.**

**If multiple Trustees are authorized to act on behalf of the Trust, check and complete as applicable. Notwithstanding the following, the Trustees acknowledge and agree that check signing and brokerage transactions (if any) may be effected by a single Trustee.** (check only one selection below)

The foregoing powers of the Trustees may be exercised upon:

- The signature of any one of the Trustees  The signature(s) of the following Trustees: \_\_\_\_\_  
 The signature(s) of all Trustees  
 The signature(s) of the majority of the Trustees

**D. Agreement**

In consideration of J.P. Morgan acting in reliance on this Certification, each Trustee, individually and on behalf of the Trust, acknowledges and agrees to the following.

**(i) Representations and Warranties**

Each Trustee, individually and on behalf of the Trust, hereby certifies each of the following:

- a. The Trustee has received and reviewed this Certification and certifies that all information contained in it is complete, accurate, and true. The Trustee has received and reviewed all relevant Trust agreements and other relevant information necessary to make such certification.
  - b. The Trustees set forth in Section B of this Certification are all of the Trustees of the Trust.
  - c. The Trust empowers the Trustees to open accounts of the type set forth in Section C with J.P. Morgan on behalf of the Trust, to contract for services related to such accounts, to effect transactions for the types of investments or other real or personal property set forth in Section C of this Certification, and to sell convey, pledge, distribute, mortgage, lease or transfer title to any interest in any investment or other real or personal property to the extent set forth in Section C, without the consent or action by any person other than those Trustees set forth in this Certification. This power of the Trustees includes the power to borrow and to pledge trust assets as collateral to secure the Trust's obligations to J.P. Morgan.
  - d. The Trust agreements and other relevant documents governing the Trust do not contain any provisions which limit the powers of the Trustees set forth on this Certification, including but not limited to limitations to the power to purchase, sell, convey, pledge, distribute, mortgage, lease or transfer title to interests in any investment or other real or personal property if such powers are indicated in Section C.
  - e. The Trust is in full force and effect. The Trust has not been revoked, modified, terminated or amended in any manner which would cause the representations contained in this Certification to be incorrect.
- (ii) Each Trustee, individually and on behalf of the Trust, agrees that J.P. Morgan is authorized by the terms of the Trust agreement and applicable law to open accounts on behalf of the Trust and to accept investment orders and other instructions from the Trustees, unless their authority is expressly limited on this Certification. If J.P. Morgan participates in any transaction contemplated in this Certification, including without limitation, the purchase, sale, conveyance, disposition, transfer, distribution, mortgage, lease, or assignment instructed by a Trustee that is not specifically identified in this Certification and Agreement as being subject to restriction on the investment or other powers of the Trustees, J.P. Morgan shall not be liable in any way by reason of failure to inquire whether such transaction exceeds or is an improper exercise of the Trustees' power or authority. Notwithstanding that J.P. Morgan may acquire or hold a copy of all or part of the instrument governing the Trust in addition to this Certification, knowledge of the terms of the Trust may not be inferred from the fact that a copy of all or part of such trust instrument is held by J.P. Morgan. It is also acknowledged and agreed that J.P. Morgan has no responsibility for, and should bear no liability in connection with, determining whether any transaction contemplated in this Certification is a prudent or reasonable exercise of a Trustee's authority.
- (iii) Each Trustee, individually and on behalf of the Trust, understands and agrees that the authorization for the Trustees to open and maintain banking accounts as so indicated in Section C includes, without limitation, the power (a) to operate all banking and deposit accounts of the Trust, and related or linked credit products and any pledges related thereto; (b) to make, receive, sign, endorse, execute, acknowledge, deliver and possess checks, drafts, bills of exchange, letters of credit, notes, withdrawal receipts, wire and other funds transfer instructions and deposit instruments relating to banking accounts, certificates of deposit, and time deposits; (c) to pay all sums of money, at any time or times, that may hereafter be owed upon any banking account, bill of exchange, check, draft, purchase, contract or note, endorsed, accepted, and delivered in the name of the Trust; and (d) to have free access at any time to enter, on behalf of the Trust, any safe deposit box or vault to which the Trust might have access and to remove any or all of the contents thereof.
- (iv) Each Trustee, individually and on behalf of the Trust, hereby releases, indemnifies and agrees to hold harmless J.P. Morgan, its officers, agents, and employees (each, an "Indemnified Party") harmless from and against any and all direct and indirect claims, losses, judgments, suits and expenses (including reasonable attorney fees) and liabilities which may arise from such Indemnified Party's reliance on this Certification. This indemnification shall survive termination of the Trust or the termination or transfer of the relevant accounts or services and shall be binding upon all heirs, successors, or assigns.
- (v) Each Trustee agrees to inform J.P. Morgan immediately by submitting an amended form of this Certification upon any amendment to the Trust or the Trust documentation, any change in the composition or contact information of the Trustees, or any other event which could materially alter this Certification. J.P. Morgan may rely on the continued validity of this Certification indefinitely, absent actual receipt of such amended form of this Certificate.

D. Agreement (cont.)

- (vi) Each Trustee and the Trust agrees that the information requested in this Certification is necessary for J.P. Morgan to establish or continue a business relationship with the Trust and is being requested by J.P. Morgan in good faith in furtherance of such relationship. Further, each Trustee and the Trust acknowledge and agree that J.P. Morgan may require further information regarding the Trust not contained in this Certification, including potentially a copy of the documents governing the Trust, in order to establish or confirm the powers set forth in this Certification and that if J.P. Morgan makes a request for such information, the request shall be considered for all purposes to be made in good faith in furtherance of the relationship between J.P. Morgan and the Trust. Each Trustee and the Trust hereby irrevocably waive any right under the laws of any jurisdiction to pursue a claim that information requested in, or in connection with, this Certification has been requested in bad faith or that such information is not necessary for the purposes of establishing or continuing such business relationship.
- (vii) This Certification shall be governed by the laws of the state which govern the administration of the Trust, as set forth in Section A of this Certification, without giving effect to choice of law or conflict of law provisions.

E. Signature

This Certification is being signed by all of the currently acting Trustees of the Trust and is sworn and subscribed to under penalty of perjury before a notary public.

[Signature] 10/9/12 Robert L. Spallina  
 Signature (Trustee) Date Print Name

STATE OF FLORIDA, COUNTY OF PALMBEACH

I certify that Robert L. Spallina, known or satisfactorily proven to me to be the individual (s) who signed the foregoing Certification, appeared before me on this 9 day of October, 20 12, and acknowledged that he/she/they executed the foregoing Certification.

Kimberly Moran 10/9/12  
 Signature (notary public) Date

My commission expires: April 28, 2016



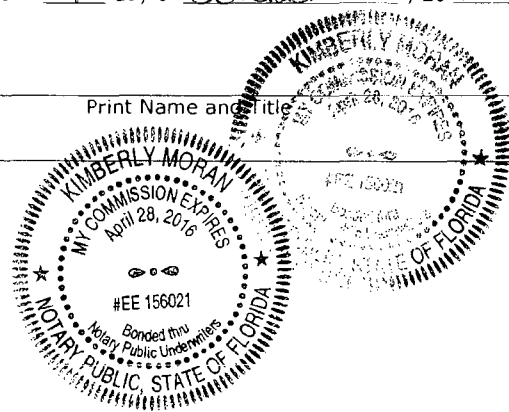
[Signature] 10/9/2012 Donald R. Tescher  
 Signature (Trustee) Date Print Name

STATE OF FLORIDA, COUNTY OF PALMBEACH

I certify that Donald R. Tescher, known or satisfactorily proven to me to be the individual (s) who signed the foregoing Certification, appeared before me on this 9 day of October, 20 12, and acknowledged that he/she/they executed the foregoing Certification.

Kimberly Moran 10/9/2012  
 Signature (notary public) Date

My commission expires: April 28, 2012



Below is a summary, by section, of key information required on the Certification of Trust Form ("Certification"). Each Trustee should carefully review the Trust Instrument and all other relevant information and, if appropriate, consult with legal counsel prior to completing and signing the Certification. The Certification should be completed to accommodate existing and new account requests.

**Section A. Trust Information**

**This section identifies core information regarding the Trust Instrument. It assists J.P. Morgan with proper titling and set up of the account(s).**

- The Title to Trust assets should be taken as follows field = Name of the Trust should be listed followed by the names of all current trustees.
- Governing Law = the state (or District of Columbia) whose law governs the administration of the trust.
- Grantor(s)/Settlor(s) of the trust = Trustor, Donor or one who created the trust.

**Section B. Identity of Current Trustees**

**This section identifies the current trustees and the addresses to be used for the account statements.**

- Provide all current trustee names and contact information. If a change of trustees occurs, a new Certification must be provided. If there are more than two trustees, an additional trustee and signature page will be required. Addresses listed under each trustee will be used for statements.

**Section C. Powers of Trustees**

**This section outlines the financial powers allowed under the Trust Instrument. It helps to identify if the products and accounts selected are permitted to be maintained under the trust.**

**Account Opening Authority**

- **Bank Accounts and Credit Facilities Only** – This should be selected if, pursuant to the Trust Instrument, you request and have authority to maintain Deposit (i.e., Demand Deposit Account, Money Market Deposit Account, and CDs), Custody, and Credit Facilities.
- **Bank Accounts, Discretionary and Non-Discretionary Investment Accounts, and Credit Facilities (Including Margin)** This should be selected if, pursuant to the Trust Instrument, you request and have authority to maintain Brokerage, Margin, and Investment Management accounts in addition to Deposit (i.e., Demand Deposit Account, Money Market Deposit Account, CDs), Custody, and Credit Facilities.

**Investment Classes**

- **Investment Products** – **This authority is required and the box must be selected** for an Investment Account (i.e. Brokerage, Investment Management, and Margin.)
- **Derivatives** - Also, this authority is required and the box must be selected for Derivatives Trading.

**Other Authority**

These authorities provide further detail to support the opening of a Margin account or other credit facility or investing in derivatives instruments that are documented by entering into a standard form of master agreement published by the International Swaps and Derivatives Association.

**Delegation of Authority**

This box must be selected for an Investment Management account with J.P. Morgan and/or if you would like to delegate any authority to another individual (e.g., advisor, agent, attorney, and trustee).

**Section D. Agreement**

**This section provides for the representations and warranties to which each Trustee, individually and on behalf of the trust agrees.**

Details the terms which J.P. Morgan is relying on upon acceptance of the executed Certification of Trust.

**Section E. Signature**

**All current trustees are required to sign and date the form. Notarization of each signature is required.**

- Signatures of Trustees – All current trustees must sign and date this Certification of Trust. If there are more than two current trustees, an additional trustee and signature page will be required.
- Notarization – Notarization of all current trustees' signatures by a notary public is required.

**Kimberly Moran**

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**From:** Kimberly Moran  
**Sent:** Tuesday, October 09, 2012 2:59 PM  
**To:** 'Comart, Dani M'  
**Cc:** Robert Spallina  
**Subject:** RE: re: Bernstein Estate Account  
**Attachments:** Trust Certification - Shirley Bernstein Trust Agreement.pdf; Trust Certification - Simon L. Bernstein Trust Agreement.pdf

Hi Dani –

Attached are copies of the Trust Certifications for the Simon L. Bernstein Trust Agreement and the Shirley Bernstein Trust Agreement. The originals will follow via regular U.S. Mail.

If you have any questions, please do not hesitate to contact us.

Sincerely,

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**

4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

---

**From:** Comart, Dani M [mailto:dani.m.comart@jpmorgan.com]  
**Sent:** Tuesday, October 09, 2012 2:32 PM  
**To:** Kimberly Moran  
**Subject:** RE: re: Bernstein Estate Account

Copies work and if you could follow with mailing originals that would be fine.

Regards,  
Dani

**Dani Comart** | Private Bank | **J.P. Morgan** | 561.995.5057 | [Dani.M.Comart@JPMorgan.com](mailto:Dani.M.Comart@JPMorgan.com) | jpmorgan.com

---

**From:** Kimberly Moran [mailto:kmoran@tescherspallina.com]  
**Sent:** Tuesday, October 09, 2012 2:17 PM  
**To:** Comart, Dani M  
**Subject:** RE: re: Bernstein Estate Account

Do you need the original signed Trust Certifications, or will copies work?

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**

4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008

10/9/2012

TS004568

Fax: (561) 997-7308

---

**From:** Comart, Dani M [<mailto:dani.m.comart@jpmorgan.com>]  
**Sent:** Tuesday, October 09, 2012 11:37 AM  
**To:** Kimberly Moran  
**Cc:** Prindle, Christopher R; Protokowicz, Karen X  
**Subject:** RE: re: Bernstein Estate Account

Hi Kimberly,

Thank you for the update.

I have copied my partners to let them know.

Regards,  
Dani

**Dani Comart** | Private Bank | **J.P. Morgan** | 561.995.5057 | [Dani.M.Comart@JPMorgan.com](mailto:Dani.M.Comart@JPMorgan.com) | [jpmorgan.com](http://jpmorgan.com)

---

**From:** Kimberly Moran [<mailto:kmoran@tescherspallina.com>]  
**Sent:** Tuesday, October 09, 2012 11:34 AM  
**To:** Comart, Dani M  
**Subject:** RE: re: Bernstein Estate Account

Hi Dani – I left a message for you earlier today. I wanted to let you know I am working on the trust certifications and will try to get them to you by tomorrow morning.

Best regards.

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

---

**From:** Comart, Dani M [<mailto:dani.m.comart@jpmorgan.com>]  
**Sent:** Tuesday, October 09, 2012 10:24 AM  
**To:** Kimberly Moran  
**Cc:** Prindle, Christopher R; Protokowicz, Karen X  
**Subject:** RE: re: Bernstein Estate Account

Good morning Kimberly,

Do you know when the trust certifications will be ready so that we can proceed in opening the accounts?

Please let us know if you have any questions.

Regards,  
Dani

10/9/2012

TS004569

**Dani Comart** | Private Bank | **J.P. Morgan** | 561.995.5057 | [Dani.M.Comart@JPMorgan.com](mailto:Dani.M.Comart@JPMorgan.com) | [jpmorgan.com](http://jpmorgan.com)

---

**From:** Comart, Dani M  
**Sent:** Thursday, October 04, 2012 5:41 PM  
**To:** 'kmoran@tescherspallina.com'  
**Cc:** Prindle, Christopher R; Protokowicz, Karen X  
**Subject:** re: Bernstein Estate Account

Dear Kimberly,

Chris asked me to follow up with you regarding opening the trust accounts.

I have been coordinating with our account opening team.

If you could please have the attached trust certifications completed and notarized and sent back to Karen and me, we can move forward with pre-filling account opening documents to be signed.

I will be out of the office tomorrow, but if you have any questions, please feel free to contact Karen directly at (561) 838-4674.

Regards,  
Dani

**Dani Comart** | Private Bank | **J.P. Morgan** | 561.995.5057 | [Dani.M.Comart@JPMorgan.com](mailto:Dani.M.Comart@JPMorgan.com) | [jpmorgan.com](http://jpmorgan.com)

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10/9/2012

TS004570



**Robert Spallina**

---

**From:** swergoldj@gtlaw.com  
**Sent:** Tuesday, October 09, 2012 3:19 PM  
**To:** Robert Spallina; TBernstein@lifeinsuranceconcepts.com  
**Subject:** Cambridge/Shapiro  
**Attachments:** 108930225\_1.DOC

Please see attached - corrected to reflect the estate as the party to the release.

---

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**Robert Spallina**

11187.006

**From:** Diana [dianapbanks@aol.com]  
**Sent:** Monday, October 08, 2012 7:03 PM  
**To:** Robert Spallina  
**Subject:** Re: RE:

Thank you.

Sent from my iPhone

On Oct 8, 2012, at 3:30 PM, "Robert Spallina" <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:

I did speak with him about it. We have no funding for the estate yet. I will let you know when we do

---

**From:** [dianapbanks@aol.com](mailto:dianapbanks@aol.com) [mailto:[dianapbanks@aol.com](mailto:dianapbanks@aol.com)]  
**Sent:** Monday, October 08, 2012 9:29 AM  
**To:** Robert Spallina; Kimberly Moran  
**Subject:** Re:

Good Morning Robert, where you able to reach Ted regarding the severance check? Thanks

Diana

-----Original Message-----

From: dianapbanks <[dianapbanks@aol.com](mailto:dianapbanks@aol.com)>  
To: rspallina <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)>; kmoran <[kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)>  
Sent: Mon, Oct 1, 2012 3:45 pm

Hi Robert,

Ted mentioned that I would be receiving a severance check from Si's estate. I feel so uncomfortable asking but when do you think I will be receiving it? Thanks and hope you are well.

**Diana Banks**  
**561.239.2986**  
**23415 Boca Trace Drive**  
**Boca Raton, FL 33433**

-----Original Message-----

From: Diana <[dianapbanks@aol.com](mailto:dianapbanks@aol.com)>  
To: Kimberly Moran <[kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)>  
Sent: Mon, Sep 24, 2012 8:12 am  
Subject: Re: Meeting

Hi Kim. Are we confirmed for tomorrow at 3pm? Thanks

Sent from my iPhone

On Sep 21, 2012, at 12:21 PM, "Kimberly Moran" <[kmoran@tescherspallina.com](mailto:kmoran@tescherspallina.com)> wrote:

Hi Diana – Please let me know if any of these dates/times work for you:

Tuesday (Sept 25<sup>th</sup>) at 2:00PM or 3:00PM

Thursday (Sept 27<sup>th</sup>) at 10:30AM, 2:00PM or 3:00PM

I'm sorry to hear about Si. Hope you are doing well.

Sincerely,

**Kimberly Moran, Legal Assistant**

Tescher & Spallina, P.A.

4855 Technology Way, Suite 720

Boca Raton, FL 33431

Tel: (561) 997-7008

Fax: (561) 997-7308

---

**From:** [dianapbanks@aol.com](mailto:dianapbanks@aol.com) [<mailto:dianapbanks@aol.com>]

**Sent:** Friday, September 21, 2012 12:11 PM

**To:** Kimberly Moran

**Subject:** Meeting

Hi Kim, Robert asked me to go through you to schedule a meeting with myself, my husband Scott, Steve Greenwald and Elliot Bernstein. Please advise of a few available dates for next week. Thanks so much

**Diana**

## Robert Spallina

---

**From:** Pam Simon [psimon@stpcorp.com]  
**Sent:** Saturday, October 06, 2012 4:13 AM  
**To:** Robert Spallina  
**Cc:** Bernstein Ted  
**Subject:** Maritza

Hi Robert- spoke w/ Ted and we would not like Maritza entering our father's home for any reason and do not want you to turn over any documents which are part of the home contents to her including the bogus 'letter' found after his death in the house. We currently await the autopsy results on our father to determine if in fact she murdered him so please understand the severity of the situation.

Thank You

Pam Simon

## **Robert Spallina**

---

**From:** Kimberly Moran  
**Sent:** Friday, October 05, 2012 8:27 AM  
**To:** Robert Spallina  
**Subject:** Cary Wilson 561-703-3998

Re: Maritza Pucchio – Bernstein Estate. He said they have not heard back from the family and they are going to call the sheriff's dept to meet them at the house since she is a resident there and she would like to get her things.

**Kimberly Moran, Legal Assistant**  
Teschler & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

## Kimberly Moran

---

**From:** Comart, Dani M [dani.m.comart@jpmorgan.com]  
**Sent:** Thursday, October 04, 2012 5:41 PM  
**To:** Kimberly Moran  
**Cc:** Prindle, Christopher R; Protokowicz, Karen X  
**Subject:** re: Bernstein Estate Account  
**Attachments:** Certification\_of\_Trust\_Guide.pdf; Trust Certification-JPM.pdf

Dear Kimberly,

Chris asked me to follow up with you regarding opening the trust accounts.

I have been coordinating with our account opening team.

If you could please have the attached trust certifications completed and notarized and sent back to Karen and me, we can move forward with pre-filling account opening documents to be signed.

I will be out of the office tomorrow, but if you have any questions, please feel free to contact Karen directly at (561) 838-4674.

Regards,  
Dani

**Dani Comart** | Private Bank | **J.P. Morgan** | 561.995.5057 | [Dani.M.Comart@JPMorgan.com](mailto:Dani.M.Comart@JPMorgan.com) | [jpmorgan.com](http://jpmorgan.com)

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10/9/2012

TS004576

MEMORY TRANSMISSION REPORT

TIME : OCT-04-2012 11:10AM  
TEL NUMBER : +5619977308  
NAME : TESCHER & SPALLINA

FILE NUMBER : 275  
DATE : OCT-04 11:09AM  
TO : 18033334936  
DOCUMENT PAGES : 002  
START TIME : OCT-04 11:09AM  
END TIME : OCT-04 11:10AM  
SENT PAGES : 002  
STATUS : OK

FILE NUMBER : 275

\*\*\* SUCCESSFUL TX NOTICE \*\*\*

Claims Department - Heritage Union Life Insurance Company

Fax No. 803-333-4936

**F  
A  
X**

DATE: Thursday, October 4, 2012

FROM: Robert L. Spallina, Esq.  
Teschler & Spallina, P.A.  
Boca Village Corporate Center I  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
(561) 997-7008/(800) 997-7008  
(561) 997-7308 (fax)  
E-mail:RSPALLINA@TESCHERSPALLINA.COM  
-or- WWW.TESCHERSPALLINA.COM

FILE NO.: Bernstein, Est. Of Simon/Our File No. 11187.006

WE ARE TRANSMITTING 3 PAGE(S), INCLUDING THIS COVER SHEET. IF YOU DO NOT RECEIVE ALL THE PAGES, PLEASE CONTACT US AS SOON AS POSSIBLE.

COMMENTS: Please see the attached Letters of Administration on the Estate of Simon L. Bernstein. This relates to policy # 1009208 and Simon L. Bernstein was the insured.

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Claims Department - Heritage Union Life Insurance Company

Fax No.803-333-4936

**F**  
**A**  
**X**

**DATE:** Thursday, October 4, 2012

=====

**FROM:** Robert L. Spallina, Esq.  
Teschler & Spallina, P.A.  
Boca Village Corporate Center I  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
(561) 997-7008/(800) 997-7008  
(561) 997-7308 (fax)  
E-mail:RSPALLINA@TESCHERSPALLINA.COM  
-or- WWW.TESCHERSPALLINA.COM

**FILE NO.:** Bernstein, Est. Of Simon/Our File No. 11187.006

**WE ARE TRANSMITTING 3 PAGE(S), INCLUDING THIS COVER SHEET. IF YOU DO NOT RECEIVE ALL THE PAGES, PLEASE CONTACT US AS SOON AS POSSIBLE.**

**COMMENTS:** Please see the attached Letters of Administration on the Estate of Simon L. Bernstein. This relates to policy # 1009208 and Simon L. Bernstein was the insured.

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IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN,

File No. 58206120P004391  
*IZ* *XXXX.SB*

Deceased.

12 OCT -2 AM 9:31  
SHARON R. BOCK, CLERK  
PALM BEACH COUNTY, FL  
SOUTH CITY BRANCH - FILED

**LETTERS OF ADMINISTRATION**

TO ALL WHOM IT MAY CONCERN

WHEREAS, Simon L. Bernstein, a resident of Palm Beach County, died on September 13, 2012, owning assets in the State of Florida, and

WHEREAS, Robert L. Spallina and Donald R. Tescher have been appointed as co-Personal Representatives of the Estate of the decedent and has performed all acts prerequisite to issuance of Letters of Administration in the estate,

NOW, THEREFORE, I, the undersigned Circuit Judge, declare Robert L. Spallina and Donald R. Tescher as duly qualified under the laws of the State of Florida to act as co-Personal Representatives of the Estate of Simon L. Bernstein, deceased, with full power to administer the estate according to law; to ask, demand, sue for, recover and receive the property of the decedent; to pay the debts of the decedent as far as the assets of the estate will permit and the law directs; and to make distribution of the estate according to law.

DONE and ORDERED in Chambers at Delray, Palm Beach County, Florida, on this 2 day of Oct, 2012.

Estate must be closed 12 months from the date of order

Circuit Judge *[Signature]*



STATE OF FLORIDA - PALM BEACH COUNTY  
I hereby certify that the foregoing is a true copy as recorded in my office and the same is in full force and effect.

THIS 2 DAY OF Oct, 2012

SHARON R. BOCK  
CLERK & COMPTROLLER

By *[Signature]*  
DEPUTY CLERK

**Kimberly Moran**

---

**From:** Lindsay Giles [lindsay@lifeinsuranceconcepts.com]  
**Sent:** Wednesday, October 03, 2012 5:55 PM  
**To:** 'Pam Simon (psimon@stpcorp.com)'; 'Jill Iantoni (jilliantoni@gmail.com)'; 'Friedstein, Lisa (lisa@friedsteins.com)'  
**Cc:** Kimberly Moran  
**Subject:** Conference Call with Mr. Spallina

Good afternoon

I am writing to see if you will be able to join in a conference call tomorrow with Ted and Mr. Spallina.

Kimberly will be arranging the call-in number and sending confirmation.

Take care,

*Lindsay Giles* - Executive Assistant

.....



**Life Insurance Concepts**  
950 Peninsula Corporate Circle, Suite 3010  
Boca Raton, FL 33487  
**Tel:** 561.988.8984  
**Toll Free:** 866.395.8984  
**Fax:** 561.988.0833  
**Email:** [Lindsay@LifeInsuranceConcepts.com](mailto:Lindsay@LifeInsuranceConcepts.com)

**[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)**

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**Robert Spallina**

11187-006

**From:** dianapbanks@aol.com  
**Sent:** Monday, October 01, 2012 3:46 PM  
**To:** Robert Spallina; Kimberly Moran

Hi Robert,

Ted mentioned that I would be receiving a severance check from Si's estate. I feel so uncomfortable asking but when do you think I will be receiving it? Thanks and hope you are well.

**Diana Banks**  
**561.239.2986**  
**23415 Boca Trace Drive**  
**Boca Raton, FL 33433**

-----Original Message-----

**From:** Diana <dianapbanks@aol.com>  
**To:** Kimberly Moran <kmoran@tescherspallina.com>  
**Sent:** Mon, Sep 24, 2012 8:12 am  
**Subject:** Re: Meeting

Hi Kim. Are we confirmed for tomorrow at 3pm? Thanks

Sent from my iPhone

On Sep 21, 2012, at 12:21 PM, "Kimberly Moran" <kmoran@tescherspallina.com> wrote:

Hi Diana – Please let me know if any of these dates/times work for you:

Tuesday (Sept 25<sup>th</sup>) at 2:00PM or 3:00PM  
Thursday (Sept 27<sup>th</sup>) at 10:30AM, 2:00PM or 3:00PM

I'm sorry to hear about Si. Hope you are doing well.

Sincerely,

**Kimberly Moran, Legal Assistant**  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

---

**From:** dianapbanks@aol.com [mailto:dianapbanks@aol.com]  
**Sent:** Friday, September 21, 2012 12:11 PM  
**To:** Kimberly Moran  
**Subject:** Meeting

Hi Kim, Robert asked me to go through you to schedule a meeting with myself, my husband Scott, Steve Greenwald and Elliot Bernstein. Please advise of a few available dates for next week. Thanks so much

Diana

**Kimberly Moran**

---

**From:** Kimberly Moran  
**Sent:** Friday, September 28, 2012 2:53 PM  
**To:** 'christopher.r.prindle@jpmorgan.com'  
**Cc:** Robert Spallina  
**Subject:** Bernstein  
**Attachments:** Simon L. Bernstein Amended and Restated Trust Agreement dtd 7-25-2012.pdf; Simon L. Bernstein - death certificate.pdf; Shirley Bernstein Trust Agreement dtd 05-20-2008.pdf; First Amendment to Shirley Bernstein Trust Agreement dated November 18, 2008.pdf

Dear Mr. Prindle:

Attached are the following documents:

1. Simon L. Bernstein Amended and Restated Trust Agreement dated July 25, 2012;
2. Simon L. Bernstein – death certificate;
3. Shirley Bernstein Trust Agreement dated May 20, 2008; and
4. First Amendment to Shirley Bernstein Trust Agreement dated November 18, 2008.

If you have any questions, please do not hesitate to contact us.

Sincerely,

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**

4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

## Robert Spallina

---

**From:** Ted Bernstein [TBernstein@lifeinsuranceconcepts.com]  
**Sent:** Thursday, September 20, 2012 8:30 AM  
**To:** Robert Spallina  
**Cc:** psimon@stpcorp.com  
**Subject:** FW: Spallina call

Robert > please see below.

Ted  
561-988-8984  
[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)  
[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)  
[www.EquityTermInsurance.com](http://www.EquityTermInsurance.com)

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---

**From:** Pam Simon [pambsimon@me.com]  
**Sent:** Wednesday, September 19, 2012 6:39 PM  
**To:** Ted Bernstein  
**Subject:** Spallina call

Hi Theo - couple of Comments if you can forward to Robert spallina for me as I don't have his email handy:  
- I think it's wise to have maritza, Diana and rachel turn over all items dealing with money such as credit cards and keys and all further correspondence with them be in writing. I heard the Diana deal Dad had put well over the \$200,000 Eliot mentioned into and that deal will likely be problematic and expensive. In writing seems safest. Please let me know if mr Spallina has any issues with this. Thanks and get some sleep. Sorry for punctuation - in zonked !

## Robert Spallina

---

**From:** Robert Spallina  
**Sent:** Friday, September 14, 2012 2:32 PM  
**To:** 'Ted Bernstein'  
**Cc:** Donald Tescher  
**Subject:** RE: Si  
**Attachments:** image001.png; image002.png; image003.png

Ted – thank you for the heads up. I spoke to Jon and told him that we will meet at an appropriate time in the next couple weeks to go through and review the open litigation matters.

On a separate note, as discussed, you are designated as the successor trustee to Si on your mother's trust document. In this regard, both the residence and the beach condo were titled in the name of her trust. All of the contents in both places are the subject of your father's estate, over which Don and I have been named as Personal Representatives. Please make sure that both homes are secure and that the contents contained therein are protected. As a fiduciary of your mother's trust and during the period of administration of your father's estate, you owe a duty to the ultimate beneficiaries to protect the assets. As we discussed, to the extent that there may be keys to both places in the hands of others, we would suggest that you change the locks so that no one can gain access to either home without your consent. It may be helpful to take pictures and even create an inventory of the contents so that when there is a division of the assets among the family there are no issues.

Again, we are truly saddened by your father's death and are here to help in any way that we can. Please do not hesitate to contact us. If you need anything over the weekend my cell is 561-504-3805.

Speak to you soon.

Sincerely,

Robert (and Don)

Robert L. Spallina, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
E-mail: [rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

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---

**From:** Ted Bernstein [mailto:[TBernstein@lifeinsuranceconcepts.com](mailto:TBernstein@lifeinsuranceconcepts.com)]  
**Sent:** Thursday, September 13, 2012 4:46 PM  
**To:** Robert Spallina  
**Cc:** [swergoldj@gtlaw.com](mailto:swergoldj@gtlaw.com)  
**Subject:** Si

Robert,

I believe you know Jon Swergold already. Jon represents the companies, Si and myself in several pending litigation matters. We are also dear friends.

Jon will be giving you a call this afternoon and I would appreciate your providing him with Si's trust and estate documents so we can figure out what needs to be done in the litigation matters.

Thanks Robert, I appreciate your concern and support of the family.

**Ted**

Life Insurance Concepts

Tel: 561-988-8984

Cell: 561-213-2322

[www.LifeInsuranceConcepts.com](http://www.LifeInsuranceConcepts.com)

[www.EquityTermInsurance.com](http://www.EquityTermInsurance.com)

Email: [TBernstein@LifeInsuranceConcepts.com](mailto:TBernstein@LifeInsuranceConcepts.com)



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Bernstein, Estate of Simon  
Claims

11187.006





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

IN RE:

Case No. 502012CP004391-~~SB~~<sup>XXXXSB</sup>

ESTATE OF SIMON  
BERNSTEIN,

Deceased.

Division: IZ

**COPY**  
SOUTH COUNTY BRANCH OFFICE  
ORIGINAL RECEIVED

NOV 06 2012

SHARON H. BUCK  
CLERK & COMPTROLLER  
PALM BEACH COUNTY

**STATEMENT OF CLAIM BY WILLIAM E. STANSBURY**

The undersigned hereby presents for filing against the above estate this Statement of Claim and alleges:

1. The basis for the claim is the action pending in Palm Beach County, Florida, *Stansbury v. Bernstein, et. al*, Case No. 502012CA 013933XXXX MB (the "Pending Action"). A true and correct copy of the Complaint filed by claimant that initiated the Pending Action is attached hereto as Exhibit "A" and is hereby incorporated by reference herein (the "Complaint").

2. The name and address of the claimant are William E. Stansbury, 6920 Caviro Lane, Boynton Beach, Florida 33437, and the name and address of the claimant's attorney is set forth below.

3. The amount of the claim is in excess of \$2.5 million dollars, which the Claimant is entitled to recover under the claims set forth in the Complaint, which amount the Claimant believes is now due.

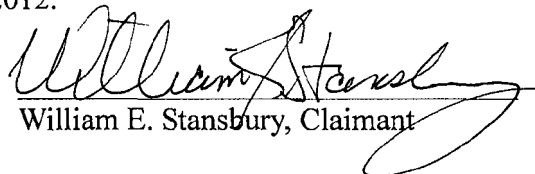
4. The claim is contingent or unliquidated and uncertain to the extent that the Claimant's claim is dependent on the outcome of the Pending Action. The specific amount of Claimant's claim will be determined in Pending Action and the Claimant expects to recover in excess of \$2.5 million dollars in damages, as well as, but not limited to, treble damages, pre-judgment and post-judgment interest, and costs.

5. The claim is not secured.

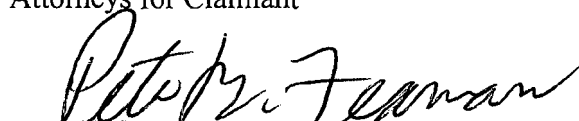
*[Signature page follows this page]*

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true, to the best of my knowledge and belief.

Signed on November 6, 2012.

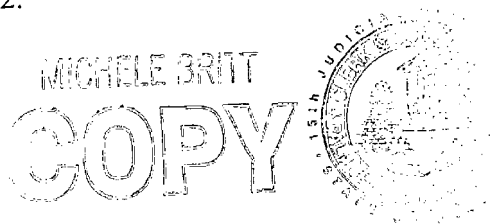
  
William E. Stansbury, Claimant

Attorneys for Claimant



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Copy mailed to attorney for Personal  
Representative on 11-7  
2012.



**MUST BE FILED IN DUPLICATE**

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

WILLIAM E. STANSBURY,  
Plaintiff,

vs.

Case No.

50 2012 CA013 933 XXXXND

TED S. BERNSTEIN;  
SIMON BERNSTEIN;  
LIC HOLDINGS, INC.; and  
ARBITRAGE INTERNATIONAL  
MANAGEMENT, L.L.C., f/k/a  
ARBITRAGE INTERNATIONAL  
HOLDINGS, L.L.C.,  
Defendants.

COPY  
RECEIVED FOR FILING

JUL 30 2012

SHARON R. BOCK  
CLERK & COMPTROLLER  
CIRCUIT CIVIL DIVISION

COMPLAINT  
And JURY DEMAND

WILLIAM STANSBURY (PLAINTIFF"), by and through his undersigned co-counsel,  
hereby demanding trial by jury of all issues so triable, hereby sues the Defendants, and says

1. This is an action for money damages in excess of \$15,000, and for equitable relief.
2. Plaintiff is *sui juris*, and a resident of Palm Beach County, Florida.
3. Defendants TED S. BERNSTEIN ("TED BERNSTEIN"), and SIMON BERNSTEIN are both *sui juris*, and are both residents of Palm Beach County, Florida.
4. The corporate Defendants, LIC HOLDINGS, INC.; and ARBITRAGE INTERNATIONAL MANAGEMENT, L.L.C., f/k/a ARBITRAGE INTERNATIONAL HOLDINGS, L.L.C., are entities organized and existing under the laws of the State of Florida, all do business in the State of Florida and all have their principal offices in the State of Florida, and in Palm Beach County, Florida.
5. Defendants SIMON BERNSTEIN and TED BERNSTEIN (collectively "Defendants

BERNSTEIN”) are, respectively, one another’s father and son. They both own and control all of the corporate Defendants, and work closely together with respect thereto. In all matters involved herein, they worked closely together and were virtually one another’s alter egos.

7 The acts and incidents giving rise to these causes of action occurred in Palm Beach County, Florida.

Background

8. Plaintiff has worked in the insurance field virtually all his adult life, and by 2003 had become well-known and highly regarded by major insurance companies, their principals, and by others throughout the insurance industry, at all levels thereof, as well as by professionals, including attorneys, CPAs, financial advisors, wealth managers and others who were involved in serving, or otherwise dealing with, insurers and insurance brokers.

9. SIMON BERNSTEIN dealt at high levels of the insurance industry, and specialized in developing and marketing insurance concepts suitable for persons of high net worth to incorporate in their wealth management and estate planning.

10. TED BERNSTEIN was actively involved in selling life insurance products in conjunction with attorneys, CPAs and other professionals, to be incorporated into clients’ financial planning.

11. In 2003, TED BERNSTEIN approached Plaintiff, urging Plaintiff to spearhead the marketing of a unique insurance concept (“the said concept”), newly developed by a prominent law firm, which was designed for use in the financial and estate planning of wealthy individuals.

12. TED BERNSTEIN told Plaintiff that he knew of Plaintiff’s knowledgeability, and reputation in the insurance and related industries and professions, and that Plaintiff was skilled

at, and accustomed to, speaking and marketing insurance products to, large groups of professionals, and that he realized that Plaintiff, because of his knowledgeability, reputation and abilities, would be ideal to market this concept nationwide, through prominent and experienced professionals..

13. SIMON BERNSTEIN proposed that Plaintiff work as an independent contractor for the Corporate Defendants, marketing the product to the above-described. He offered Plaintiff an arrangement whereby Plaintiff would receive twenty percent (20%) of all net retained amounts of commissions received from insurance companies and general agents' overrides (hereinafter, "commissions") which chose to issue policies of the type to be marketed, for use in the said financial and estate planning, and all other sales by the companies. Plaintiff would receive no other salary remuneration, but would have his travel and marketing expenses advanced or reimbursed. In time, when Plaintiff agreed to become an employee rather than an independent contractor, he agreed to a salary of the equivalent of 15% of commissions received on all products.

14. After reviewing the concept and considering the terms of the arrangement offered by SIMON BERNSTEIN, Plaintiff agreed with BERNSTEIN to accept the proposal described in preceding paragraph 13, and all the parties proceeded to act in accordance therewith.

15. Thereafter, Plaintiff worked with diligence and skill, traveling throughout the United States, generating ever increasing sales, and generating very large commissions for Defendants and for Plaintiff, who received the agreed salary equal to 15% thereof. By 2006, the parties hereto began receiving checks, not only for commissions on new policies sold, but also renewal commissions. Initially, the Plaintiff and Defendants BERNSTEIN, and one secretary, comprised the entire workforce. At the height of the sales campaign, Defendants' staff for serving the

business generated by Plaintiff consisted of more than 40 individuals.

16. In 2005, the Plaintiff was paid his commissions in the form of two IRS forms 1099, from National Services Association, and from Defendant ARBITRAGE INTERNATIONAL MARKETING, INC. for his services as an independent contractor.

17. In 2006, Plaintiff received his agreed salary as an employee, reflected in two IRS forms W-2., One W-2 was from ARBITRAGE INTERNATIONAL MARKETING, INC., and the other was from ARBITRAGE INTERNATIONAL HOLDINGS, INC., which later became Defendant ARBITRAGE INTERNATIONAL MANAGEMENT, INC.

18. Also in 2006, SIMON BERNSTEIN told Plaintiff that Plaintiff, was being rewarded for the explosive growth of business, through receiving a 10% interest in LIC.

19. In 2007, Plaintiff received his agreed salary as an employee, which salary was reflected in an IRS Form W-2.

20. With the economic downturn in 2008, Defendants looked for ways to withhold from Plaintiff compensation to which he was entitled, and to deceive him into believing that the money which would have been paid to both Defendants as well as to Plaintiff as compensation, was instead being held in the company's coffers.

21. In order to hide from Plaintiff the real fact that Defendants were paying to Defendants BERNSTEIN the full earnings received as commissions, and thereby depriving Plaintiff of the 15% thereof to which he was entitled, they knew they had to terminate Plaintiff's function of calculating each person's entitlement to payment out of commissions received. Therefore, in early 2008, SIMON BERNSTEIN told Plaintiff that the Defendants BERNSTEIN felt that Plaintiff was spending too much time on making the said calculations, and that Plaintiff's time would be better spent in building the business. SIMON BERNSTEIN told

Plaintiff that he and TED BERNSTEIN had decided to pay themselves and Plaintiff identical salaries of not less than \$1,000,000 each for 2008, and to distribute any profits beyond the total thus paid to the three owners, the Defendants BERNSTEIN and Plaintiff, according to their respective percentages of ownership, Plaintiff's share being 10%. Plaintiff, having thus far believed he was receiving whatever compensation he was entitled to, and having no reason to realize that this was a ruse to keep him in the dark as to the true state of affairs, readily acceded to his being relieved of the bookkeeping duties regarding calculating the disposition of moneys received.

22. Through misrepresentations made from 2008 through the date of filing of this Complaint, Defendants knowingly made false statements to Plaintiff to hide their scheme to withhold from Plaintiff's money to which he was entitled. For example, at times they claimed that money being received was not being paid as salary or distributions to either of Defendants BERNSTEIN but was being withheld and placed in company accounts, for eventual distribution. As Plaintiff and Defendants could afford to wait until year's end to be paid their distributions, and as Defendants BERNSTEIN assured Plaintiff that the payment arrangement would apply to all three equally, Plaintiff did not question the truthfulness of their representations..

23. In furtherance of their scheme to deprive Plaintiff of salary he had earned and to which he was entitled, Defendants intercepted mail addressed to Plaintiff, removed therefrom commission checks representing full commissions, deposited the same to their own accounts or otherwise converted the funds,, and willfully withhold from Plaintiff his salary. Defendants BERNSTEIN also opened Plaintiff's mail containing checks payable to him which were unrelated to Defendants' business.

24. In 2011, the Defendants BERNSTEIN decided to deceive Plaintiff into giving up

his 10% share in the business. Although he had never seen a stock certificate, Plaintiff had in fact been given K-1 statements reflecting his salary, which appeared to approximate 10% of the net profits or losses of LIC, after salary was paid. TED BERNSTEIN told Plaintiff that their accountants had discovered a taxable event which could cause all the owners of the company to have to pay taxes, and that they thought it would be unfair for Plaintiff to have to pay 10% of that tax, so TED BERNSTEIN promised that if Plaintiff would sign a paper ceding his 10% interest, TED BERNSTEIN would simply hold it and it would not become operative unless the tax liability came to exist. Plaintiff was assured that nothing would happen with the stock ownership until Plaintiff and the Defendants BERNSTEIN discussed the situation further after the Holiday Season.

25. Because of the misrepresentations, willful concealments of material facts, duplicity and deceit practiced by Defendants upon Plaintiff as described in preceding paragraphs 20 through 24, Plaintiff was reasonably of the belief that Defendants had complied, or intended to comply, with their material obligations to Plaintiff under the contract between them, and therefore was prevented from knowing, for a period of years, that these causes of action existed. The acts of Defendants in making false statements and withholding material information continues from its inception to the date of the filing hereof.

**I. ACCOUNTING**  
**(Against LIC and ARBITRAGE, for Accounting**  
**as to Withholding of Money Due Plaintiff)**

26. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive.

27. The relationship between Plaintiff and the Defendants, particularly as affected by



Defendants' acts described in preceding paragraphs 20 through 25, inclusive, created a situation where Defendants had sole access to, receipts generated by Plaintiff's efforts, and to books and records reflecting said receipts and the other information from which can be calculated all moneys due to Plaintiff under his arrangement with Defendants.

28, The period of time during which Plaintiff has been deprived of moneys due him spans approximately four and a half years, the numerosity of the sources of receipts by Defendants of moneys from which the amounts due Plaintiff may be calculated, and the changes in the formula under which, and manner in which, Plaintiff was to be paid, all involve extensive and complicated accounts, and Plaintiff's remedy at law could not be as full, adequate and expeditious as it is in equity.

WHEREFORE, Plaintiff prays for an adjudication of Plaintiff's right to a full and complete accounting from Defendants, and for such orders of Court as will require the Defendants to provide Plaintiff with all records and copies of documents, dated from the date in 2003 when Plaintiff first began his efforts to generate sales of the concept described in paragraph 11 above to the present, as will reveal his right to, and the amount of, all amounts: (a) received as commissions on said concepts or any other commissions as to which Plaintiff was entitled to a share; (b) due to Plaintiff, whether paid or not; (c) paid to Plaintiff, whether for commissions, salary, distributions, expenses or any other reason; (d) paid to each of the Defendants out of moneys received as commissions; (e) deposits of any and all moneys received as commissions by any Defendants to any accounts, including the name of the entity whose account was involved, the number(s) of each such account; the address of the branch or other facility through which any Defendant dealt with such entity; (f) calculations as to moneys paid, to be paid, or not to be paid to Plaintiff, together with such other and further relief as the Court may deem just

and appropriate.

## **II. ACCOUNTING**

### **(Against TED S. BERNSTEIN and SIMON BERNSTEIN, for Accounting as to Money Due to Plaintiff Which Said Defendants Converted)**

29. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive.

30. The relationship between Plaintiff and the Defendants, particularly as affected by Defendants' acts described in preceding paragraphs 20 through 25, inclusive, created a situation where Defendants had sole access to, receipts generated by Plaintiff's efforts, and to books and records reflecting said receipts and the other information from which can be calculated all moneys due to Plaintiff under his arrangement with Defendants.

31. The period of time during which Plaintiff has been deprived of moneys due him spans approximately four and a half years, the numerosity of the sources of receipts by Defendants of moneys from which the amounts due Plaintiff may be calculated, and the changes in the formula under which, and manner in which, Plaintiff was to be paid, all involve extensive and complicated accounts, and Plaintiff's remedy at law could not be as full, adequate and expeditious as it is in equity.

WHEREFORE, Plaintiff prays for an adjudication of Plaintiff's right to a full and complete accounting from Defendants, and for such orders of Court as will require the Defendants to provide Plaintiff with all records and copies of documents, dated from the date in 2003 when Plaintiff first began his efforts to generate sales of the concept described in paragraph 11 above to the present, as will reveal his right to, and the amount of, all amounts: (a) received as commissions on said concepts or any other commissions as to which Plaintiff was entitled to a

share; (b) due to Plaintiff, whether paid or not; (c) paid to Plaintiff, whether for commissions, salary, distributions, expenses or any other reason; (d) paid to each of the Defendants out of moneys received as said commissions; (e) deposits of any and all moneys received as commissions by any Defendants to any accounts, including the name of the entity whose account was involved, the number(s) of each such account; the address of the branch or other facility through which any Defendant dealt with such entity; (f) calculations as to moneys paid, to be paid, or not to be paid to Plaintiff, together with such other and further relief as the Court may deem just and appropriate.

**III. BREACH OF ORAL CONTRACT**  
(Against All the Defendants)

32. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive.

33. The arrangement between Plaintiff and Defendants as described in paragraphs 11 and 13 above, and as modified by the parties as further described above, constituted a contract between them.

34. An express term of that contract involved the commitment of Defendants to calculate, and to pay to Plaintiff, fully and timely, all sums due to him under the parties' contract, whether as commissions, salary, distributions, expenses or any other reason

35. The parties initially performed the duties required of them under said contract.

36. However, as described above in paragraphs 20 through 25, inclusive, Defendants willfully and maliciously agreed to breach their contract with Plaintiff by withholding from Plaintiff moneys due him under the contract.

37. Defendants did withhold such moneys due Plaintiff.

38. The withholding of such moneys constituted a material breach of the contract between Plaintiff and Defendants.

39. There is therefore due to Plaintiff from Defendants all amounts due under said contract, together with prejudgment and post-judgment interest on said amounts.

WHEREFORE, Plaintiff prays for judgment against Defendants, jointly and severally, for the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts, together with such other and further relief as the Court may deem just and appropriate.

#### **IV. BREACH OF IMPLIED COVENANT OF GOOD FAITH and FAIR DEALING**

40. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive, and paragraphs 33 through 38, inclusive.

41. The said contract, as a matter of law, contained an implied covenant of good faith and fair dealing, obligating the parties to honor every express term of the agreement..

42. Among the express terms of the oral contract between the parties were (a) that Plaintiff would be constantly apprised, either through being permitted to calculate all amounts due the Defendants out of commissions, or through being advised of all receipts of commissions and the disposition thereof, or the amounts due to Plaintiff for any reason under the terms of the contract; and (b) that Plaintiff would be fully and promptly paid all such amounts due him.

43. Through their actions as described in preceding paragraphs 20 through 25, inclusive, the Defendants willfully breached the said express of the contract.

WHEREFORE, Plaintiff prays for judgment against Defendants, jointly and severally, for

the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts, together with such other and further relief as the Court may deem just and appropriate.

#### **V. BREACH OF FIDUCIARY DUTY**

41. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive.

42. Plaintiff reposed full confidence in the defendants BERNSTEIN, and trusted them and relied on them to be as good as their word and to deal honestly with him, for a variety of reasons. Plaintiff knew of SIMON BERNSTEIN as a major figure in the insurance industry, prior to their becoming parties to the agreement involved herein. Moreover, Plaintiff and the Defendants BERNSTEIN had formed a social relationship which had grown into what Plaintiff regarded as friendship. Moreover, as the initial situation under their contractual relationship had Plaintiff receiving all information as to commissions received and calculating the amount of money due to Plaintiff and the Defendants BERNSTEIN, as mentioned in preceding paragraphs 21 and 22, and also because Plaintiff was told he had been given a minority shareholder interest in LIC, Plaintiff reasonably felt that the Defendants would deal with Plaintiff honestly and fairly, and that the Defendants had no intention of hiding from Plaintiff any information as to the amounts due Plaintiff or as to the Defendants' intention of paying said amounts to Plaintiff

43. Moreover, when Defendants proposed to Plaintiff that Plaintiffs cease being the one to calculate moneys due the parties out of commissions received, the Plaintiff trusted Defendants to make proper, accurate and complete calculations, as Plaintiff had done, and to pay Plaintiff accordingly.

44. Furthermore, when Defendants BERNSTEIN made statements to Plaintiff as to why payments due him were not being paid, as described, for example, in preceding paragraphs 22 through 25, inclusive, and 42, he trusted Defendants to be telling Plaintiff the truth,

45. As a result of the foregoing, a fiduciary relationship existed between Defendants BERNSTEIN and Plaintiff, and there existed in Plaintiff complete confidence and trust in the said Defendants, of which confidence and trust said Defendants were well aware.

46. Defendants BERNSTEIN accepted the trust which Plaintiff reasonably placed in them.

47. Through Defendants' willful misrepresentations and withholding of material information as to their intentions and the purposes for which Plaintiff's payments were not being paid, and through their diversion from Plaintiff of amounts which should have been paid to him, Defendants abused and betrayed Plaintiff's trust and confidence in them, to Plaintiff's great detriment, in that he has been deprived of the said amounts due him, the precise amount of which cannot be calculated without access to Defendants' books and records, and a full accounting by them.

WHEREFORE, Plaintiff prays for judgment against Plaintiffs, jointly and severally, for the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts, together with such other and further relief as the Court may deem just and appropriate.

**VI. CIVIL THEFT**  
**Against All Defendants**

48. This is an action for Civil Theft under Chapter 772, Florida Statutes, more

specifically §772.11, Fla.Stats.

49. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive.

50. All funds which Defendants' records will reveal are due to Plaintiff but which have been deposited to any of the Defendants' accounts or which have been received by any Defendant or diverted by any Defendant to any recipient but Plaintiff are the specific funds to which this Count relates.

51. By refusing to pay to Plaintiff funds due him under their agreement, and by paying said sums to themselves or to others, Defendants have been guilty of criminal theft by conversion, which has been and continues to be performed by Defendants with the criminal intent of stealing his money and depriving him of the possession and use thereof.

52. Written demand for payment of all amounts due Plaintiff has been made to Defendants, more than 30 days preceding the filing of this Complaint, to no avail.

WHEREFORE, Plaintiff prays for judgment against Plaintiffs, jointly and severally, for three times the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts, and such other remedies as may be awarded Plaintiff under other Counts herein, together with such other and further relief as the Court may deem just and appropriate, together with such other and further relief as the Court may deem just and appropriate.

**VII. FRAUD**  
**(Against All Defendants)**

53. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated

herein, preceding paragraphs 1 through 24, inclusive.

54. Defendants, with the intent to defraud Plaintiff by preventing his receipt of moneys due him from Defendants as commissions, salary, distributions, expenses, and otherwise, made false statements to him and withheld material information from him, all as specifically set forth in preceding paragraphs 20 through 24 above.

55. At the time said statements were made, Defendants knew that they were material and false, and that Plaintiff would rely thereon. At the time said material information was withheld from Plaintiffs, Defendants knew that the information being withheld was material, and that the withholding of the information would cause Plaintiff to rely on the absence of said information

56. Defendants intended for Plaintiff to rely on said false statements of material fact and to rely on the absence of the material facts which were withheld.

57. Plaintiff did rely on the false statements and the withholding of material information, and was damaged thereby. Through the loss the possession and use of moneys due him but withheld by Defendants under their scheme to defraud him of said money.

58. The behavior of Defendants in deceiving Plaintiff and in abusing the trust they had engendered in Plaintiff, as set forth in preceding paragraphs 42 through 47, which are incorporated herein by reference as if expressly restated herein, was in willful and conscious disregard of his rights, and was of such a concerted, premeditated, and outrageous nature as to go beyond the bounds of decency, and constituted rampant fraud.

WHEREFORE, Plaintiff prays for judgment against Plaintiffs, jointly and severally, for the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts, together with such other and further relief as the Court may deem just and appropriate.



### VIII. EQUITABLE LIEN

59. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive, and paragraphs 54 through 58, inclusive.

60. The bank accounts into which any of the commissions received by Defendants as to which Plaintiff was to receive a share of commissions received, and the operating accounts and other accounts of the corporate Defendants into which said commission checks were deposited were intended by Defendants and by Plaintiff to be the source out of which Plaintiff would be paid, and they therefore were intended to be, and therefore should be, charged by this Court with the obligation of being the source of all amounts Plaintiff was and is to be paid, including amounts not yet paid.

61. Any and all other accounts into which were deposited said commissions or any part thereof, out of which Plaintiff was to be paid, should, out of general considerations of right and justice as applied to the relations of the parties and the circumstances of their dealings, be charged with the obligation of paying Plaintiff.

WHEREFORE, Plaintiff prays for judgment against Plaintiffs, jointly and severally, for the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts. Plaintiff further prays for the Court to declare and establish an equitable lien in favor of Plaintiff on all the accounts described in preceding paragraphs 60 and 61, and for all other accounts into which said commissions have been or will be wholly or partly diverted, and on all assets of Defendants or third parties which have been purchased wholly or partly with the

diversion of said funds due Plaintiff. Plaintiff further prays for such other and further relief as the Court may deem just and appropriate.

#### **IX. CONTRACT IMPLIED IN LAW**

62. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 25, inclusive.

63. By keeping the moneys due Plaintiff, Defendants have been unjustly enriched.

64. By agreeing to permit Defendants to receive, possess and control the paperwork revealing commissions received, and by agreeing that Defendants would assume the function of calculating amounts due the parties, Plaintiff conferred on Defendants the benefit of controlling the disposition of the funds received, including those due Plaintiff. The Defendants, having induced Plaintiff to confer said benefit, knew of the benefit and accepted and retained the benefit and abused it to defraud the Plaintiff.

65. The Circumstances are such that it would be inequitable for the Defendants to retain the benefit of the possession and use of funds due Plaintiff

WHEREFORE, Plaintiff prays for judgment that there exists a contract implied in law with the terms against Defendants described above, and for judgment against all Defendants, jointly and severally, for the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts, together with such other and further relief as the Court may deem just and appropriate.

#### **X. CONSTRUCTIVE TRUST**

66. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive.

67. The bank accounts into which any of the commissions received by Defendants as to which Plaintiff was to receive a share of commissions received, and the operating accounts and other accounts of the corporate Defendants into which said commission checks were deposited were intended by Defendants and by Plaintiff to be the source out of which Plaintiff would be paid, and they therefore were intended to be, and therefore should be, charged by this Court with the obligation of being the source of all amounts Plaintiff was and is to be paid, including amounts not yet paid.

68. Any and all other accounts into which were deposited said commissions or any part thereof, out of which Plaintiff was to be paid, should, out of general considerations of right and justice as applied to the relations of the parties and the circumstances of their dealings, be charged with the obligation of paying Plaintiff.

.WHEREFORE, Plaintiff prays for judgment against Plaintiffs, jointly and severally, for the full amount of moneys due to Plaintiff under the terms of their contract, including agreed-upon modifications thereof, together with prejudgment and post-judgment interest on said amounts. Plaintiff further prays for the Court to declare and establish a constructive trust in favor of Plaintiff on all the accounts described in preceding paragraphs 60 and 61, and for all other accounts into which said commissions have been or will be wholly or partly diverted, and on all assets of Defendants or third parties which have been purchased wholly or partly with the diversion of said funds due Plaintiff. Plaintiff further prays for such other and further relief as the Court may deem just and appropriate.

## XI. INDEMNIFICATION

69. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 24, inclusive.

70. When Defendants entered the arrangement with Plaintiff described in preceding paragraph 13, SIMON BERNSTEIN, acting for himself and on behalf of the corporate Defendants and TED BERNSTEIN, and for their collective and shared benefit, told Plaintiff that it would be better for the simplicity of administration, if Plaintiff would arrange for all commissions, paid by insurance companies for sales of the said product by the Defendant companies, to be paid in the name of Plaintiff., even though Plaintiff would ultimately receive only 15% thereof.

71. Plaintiff, believing the representation that this was being requested solely to simplify bookkeeping and administration, agreed to receive all commissions in his own name, even though the bulk of each commission would become the property of the various Defendants.

72. At the time Defendants, through SIMON BERNSTEIN, represented to Plaintiff that the reason for their request that Plaintiff receive all commissions solely in his own name was for administrative simplicity, they knew that they had an ulterior motive in making this request. Their said motive was that, in the event any insurance company which had paid a commission for sale of the said product were to request a full refund of the commission on the ground that the insurance client or the broker had falsified the application for the policy, Defendants intended to disclaim liability therefor, and to avoid personal and corporate responsibility for any requests for refund of commissions paid, even though they collectively have received 85% of each such commission.

73. Plaintiff, acting in good faith, did not realize that Defendants were concealing this motive, or that such was their motive, and he reasonably relied on their representations as to the reason for the request, to his detriment.

74. As a direct and proximate result of the Defendants' representations, Plaintiff will have nominal full liability for refund of any commissions thus sought to be refunded as described in preceding paragraph 72. Such liability creates the certainty that requests for refunds will be made solely to Plaintiff, even though Defendants received 85% of the commissions.. Such disproportionate and unfair liability has been caused by the willful misrepresentation by Defendants.

75. Plaintiff was without fault in reasonably relying on the said representations.

76. Defendants were solely at fault in creating the said liability.

77. There was a special relationship between Plaintiff and the Defendants, because Plaintiff was acting as the nominal agent for Defendants in receiving in his name 100% of the commissions, making him vicariously liable for the refund of the 85% of commissions which were retained by Defendants for their own benefit.

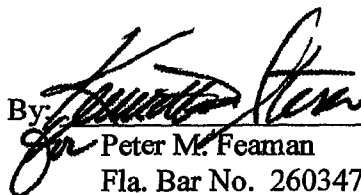
78. Moreover, Defendants had ceased to pay Plaintiff any commissions. Instead, as an employee he was now receiving a salary. To reflect Plaintiff's successful generation of Defendants' business, Defendants made Plaintiff's salary approximate 15% of the amount of commissions received. Nonetheless, as Plaintiff was not receiving any share of commissions *per se*, he should not have his indemnification limited to 85%, but rather it should be to the full 100% of all commissions being refunded.

WHEREFORE, Plaintiff prays for a Judgment in his favor, and against all Defendants, Adjudicating them under an obligation to defend, hold harmless and indemnify Plaintiff from

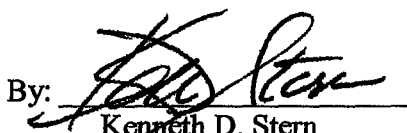
and against refund claims for said commissions, to the extent of 100% thereof, and for such other and further relief as the Court shall deem just and appropriate.

*July 30, 2012*

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By:   
Kenneth D. Stern  
Fla. Bar No. 0244929

IN THE CIRCUIT COURT IN AND FOR PALM BEACH COUNTY, FLORIDA  
 IN RE: ESTATE OF SIMON BERNSTEIN, Deceased  
 CASE NO. 502012CP004391 IZ XXXXSB

DOD: 09/13/2012  
 Date of First Publication of Notice to Creditors: 10/16/2012  
 End of Creditor Period: 01/16/2013  
 Last day to file objection to claims: 30 days after timely filing of claim

Our File No. 11187.006

No.	Creditor	Amount of Debt	NTC Received	Claim Filed	Secured/Unsecured	Objection Filed	Satisfaction Filed
1.	American Pioneer Life Insurance PO Box 13090 Pensacola, FL 3259103090  PO Box 504518 St. Louis, MO 63150-4518	\$268.00	12/19/2012  12/20/2012				
2.	Wells Fargo Bank PO Box 660930 Dallas, TX 75266-0930  PO Box 4233 Portland, OR 97208-4233  home equity line ending in 190001	\$523,019.85	12/19/2012  12/20/2012	11/09/2012			
3.	American Express PO Box 360001 Ft. Lauderdale, FL 33336-0001  PO Box 297812 Fort Lauderdale, FL 33329-7812  PO Box 297879 Fort Lauderdale, FL 33329-7879	\$34,215.15	12/19/2012	01/10/2013			
4.	Chase Card Services PO Box 15298 Wilmington, DE 19850	\$???	12/20/2012	Barred - no claim filed			
5.	CBIZ Goldstein Lewin PO Box 953152 St. Louis, MO 63195-3152	\$1,886.94	12/20/2012	01/16/2013			

**Estate of Simon Bernstein  
Summary of Claims**

DOD: 09/13/2012  
Date of First Publication of Notice to Creditors: 10/16/2012  
End of Creditor Period: 01/16/2013  
Last day to file objection to claims: 30 days after timely filing of claim

<b>CLAIM</b>	<b>AMOUNT</b>	<b>DATE FILED</b>	<b>OBJ. FILED</b>	<b>NOTES</b>
William E. Stansbury	"in excess of" \$2.5 million	November 6, 2012		
Wells Fargo Bank home equity line Acct. ending 190001	\$523,019.85	November 9, 2012		
West Asset Management, Inc. Amex Acct #4006	\$34,215.15	January 10, 2013		
CBIZ Goldstein Lewin	\$1,886.94	January 16, 2013		



IN THE CIRCUIT COURT OF THE  
15<sup>TH</sup> JUDICIAL CIRCUIT IN AND FOR  
PALM BEACH COUNTY, FLORIDA

WILLIAM E. STANSBURY,  
Plaintiff,

CASE NO: **50 2012 CA 013933 MB AA**

v.

TED S. BERNSTEIN; DONALD TESCHER and  
ROBERT SPALLINA, as co-personal  
representatives of the ESTATE OF SIMON L.  
BERNSTEIN and as co-trustees of the SHIRLEY  
BERNSTEIN TRUST AGREEMENT dated  
May 20, 2008; LIC HOLDINGS, INC.;  
ARBITRAGE INTERNATIONAL MANAGEMENT, LLC,  
f/k/a ARBITRAGE INTERNATIONAL  
HOLDINGS, LLC; BERNSTEIN FAMILY  
REALTY, LLC,  
Defendants.

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**AMENDED COMPLAINT**

WILLIAM E. STANSBURY, by and through undersigned counsel, sues the Defendants  
and states:

1. This is an action for money damages in excess of \$15,000, and for equitable relief.
2. Plaintiff (hereinafter referred to as "STANSBURY") is *sui juris*, and a resident of Palm Beach County, Florida.
3. Defendant TED S. BERNSTEIN ("TED BERNSTEIN"), is *sui juris*, and a resident of Palm Beach County, Florida.
4. SIMON L. BERNSTEIN ("SIMON BERNSTEIN") died on or about September 13, 2012, after the filing of the initial Complaint in this action. At the time of his death, SIMON BERNSTEIN was *sui juris*, and was a resident of Palm Beach County, Florida. Defendants

Donald R. Tescher and Robert L. Spallina are serving as co-personal representatives of the ESTATE OF SIMON L. BERNSTEIN (the "ESTATE") which ESTATE is presently open and pending in the Palm Beach County Circuit Court, *In re: Estate of Simon L. Bernstein*, Case No. 502012CP004391XXXXSB (the "Estate Proceeding"). In accordance with Section 733.705, Florida Statutes, STANSBURY hereby brings this independent action against the ESTATE with respect to his Statement of Claim that was filed and objected to in the Estate Proceeding.

5. Defendant, LIC HOLDINGS, INC. ("LIC Holdings") is a Florida corporation with its principal place of business in Palm Beach County, Florida.

6. Defendant, ARBITRAGE INTERNATIONAL MANAGEMENT, LLC, formerly known as ARBITRAGE INTERNATIONAL HOLDINGS, LLC, ("ARBITRAGE") is a Florida limited liability company with its principal place of business in Palm Beach County, Florida.

7. Defendant, BERNSTEIN FAMILY REALTY, LLC is a Florida limited liability company doing business in Palm Beach County.

8. Defendant, the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008 ("SHIRLEY'S TRUST"), owns real property in Palm Beach County, Florida. Based upon information and belief, Donald R. Tescher and Robert L. Spallina are serving as co-trustees of SHIRLEY'S TRUST. This Court has personal jurisdiction over the trustees and the beneficiaries of SHIRLEY'S TRUST under Section 736.0202, Florida Statutes, as the principal place of administration of SHIRLEY'S TRUST is in Palm Beach County, Florida. This court has subject matter jurisdiction over this action under Section 736.0203, Florida Statutes. Venue is proper in Palm Beach County, Florida, under Section 736.0204, Florida Statutes, as the principal place of administration of SHIRLEY'S TRUST is in Palm Beach County, Florida and one or more of the beneficiaries of SHIRLEY'S TRUST reside in Palm Beach County, Florida.

9. The acts and incidents giving rise to the causes of action alleged herein arose in Palm Beach County, Florida.

### **Background**

10. STANSBURY has worked in the insurance industry for virtually all of his adult life. After 30 years, he had become well-known and highly regarded by major insurance companies, their principals and others throughout the insurance industry, at all levels thereof, as well as by professionals, including attorneys, CPA's, financial advisors, wealth managers and others who were involved in serving, or otherwise dealing with insurers, insurance brokers and life insurance products.

11. SIMON BERNSTEIN dealt at sophisticated levels of the insurance industry and specialized in developing and marketing insurance concepts suitable for persons of high net worth to incorporate into their wealth management and estate planning.

12. TED BERNSTEIN, the son of SIMON BERNSTEIN, was also actively involved in selling life insurance products in conjunction with attorneys, CPAs and other professionals, to be incorporated into high net worth individuals' financial and estate planning.

13. TED BERNSTEIN approached STANSBURY, urging STANSBURY to spearhead the marketing of a unique insurance concept, newly developed by a prominent law firm, which was designed for use in the financial and estate planning of high net worth individuals.

14. TED BERNSTEIN told STANSBURY that he knew of STANSBURY's expertise and reputation in the insurance and related industries, and that STANSBURY was skilled at and accustomed to speaking and marketing insurance products to groups of professionals. He realized that STANSBURY, because of his knowledge, reputation and abilities, would be well suited to market this concept nationwide through prominent and experienced professionals.

15. In 2006, SIMON BERNSTEIN and TED BERNSTEIN (collectively, "BERNSTEIN" or the "BERNSTEINS") formed Defendants LIC Holdings and ARBITRAGE for the purpose of marketing and selling certain life insurance products to high net worth individuals for their wealth management and estate planning needs.

16. STANSBURY agreed to become an employee of LIC Holdings, Inc. and ARBITRAGE and agreed to a salary of 15% of net commissions received on all products, including renewals.

17. STANSBURY worked with diligence and skill, traveling throughout the United States, generating ever-increasing sales and generating very large commissions. By 2006, nationwide sales were resulting in substantial commissions on new policies and renewal commissions.

18. Also in 2006, SIMON BERNSTEIN told STANSBURY that STANSBURY was being rewarded for his efforts and the explosive growth of the business, such that he would receive a 10% ownership interest in LIC Holdings, Inc.

19. In February of 2008, SIMON BERNSTEIN approached STANSBURY with the suggestion that rather than STANSBURY performing computations on a monthly basis as to how much should be paid to him based upon 15% of the commissions derived from policies sold by STANSBURY, the BERNSTEINS and STANSBURY should forego monthly payouts and defer compensation until the end of 2008, when year-end computations could be made. It was suggested that in December, year-end computations would be made and salaries would be paid in December 2008 or January of 2009. It was specifically represented to STANSBURY that neither SIMON BERNSTEIN, TED BERNSTEIN nor STANSBURY would take any compensation until the year-end accounting was performed in December of 2008 or January, 2009.

20. STANSBURY relied on SIMON BERNSTEIN's representations that, among other things, his time would be better spent building the business rather than performing monthly calculations of income. STANSBURY relied on SIMON BERNSTEIN's representation that they would all be paid identical annual salaries of not less than \$1,000,000 at the end of 2008 to be applied against STANSBURY's 15%. Any compensation to STANSBURY over and above his 15% would be paid to him in accordance with his ownership percentage of 10%.

21. STANSBURY, having no reason to believe that the representations by SIMON BERNSTEIN were false and only a ruse to keep him from inquiring as to corporate revenue and distributions, acceded to his being relieved of the bookkeeping duties regarding calculating the disposition of monies on a monthly basis throughout the year.

22. In 2008, STANSBURY received only \$420,018.00, all from commissions earned for sales in 2007 but paid in the January of 2008. STANSBURY received no payments for commissions received after January, 2008.

23. Unbeknownst to STANSBURY at that time, SIMON BERNSTEIN was paid \$3,756,229.00 and TED BERNSTEIN was paid \$5,225,825.00 in 2008.

24. The net retained commissions by LIC Holdings and ARBITRAGE, not including renewals for 2008 were approximately \$13,442,549.00. As such, STANSBURY was entitled to, at the very minimum, 15% of \$13,442,549.00, or \$2,016,382.35.

25. Since that time, SIMON BERNSTEIN and TED BERNSTEIN have secreted commissions received by LIC Holdings and ARBITRAGE into Bernstein family trusts and other entities as more specifically set forth below. Those trusts have since invested in real estate, also as more particularly set forth below.

26. Throughout 2009, SIMON BERNSTEIN and TED BERNSTEIN continued to make false statements to STANSBURY to hide the fact that they had looted the corporations for their

own personal benefit by withdrawing millions in 2008 and 2009, all to the financial detriment of STANSBURY. The BERNSTEINS represented that the money was not being paid as salary or distributions because the funds needed to be held in the corporate bank accounts to show to potential lenders the financial stability of the company.

27. STANSBURY relied upon these continuing representations of Defendants to his detriment. Because STANSBURY was told that potential funding sources for the business needed to see that capital of the company was available, he took no action when he did not receive any compensation for 2009 and paid only \$30,000 in 2010.

28. STANSBURY believes that some or all of the funds to which he was entitled and/or assets attributable to such funds were placed into certain entities, including but not limited to BERNSTEIN FAMILY REALTY, LLC and SHIRLEY'S TRUST. For example, based on information and belief, some or all of the funds to which STANSBURY was entitled were invested in certain parcels of real property, which parcels were conveyed to the trustee of SHIRLEY'S TRUST on or about May 20, 2008, including but not limited to a 4,220 square foot oceanfront condominium unit in a complex known as "The ARAGON" in Boca Raton, located at 2494 So. Ocean Boulevard, Boca Raton, Florida and a mansion in St. Andrew's Country Club located at 7020 Lions Head Lane, Boca Raton, Florida.

29. In order to continue their scheme to defraud, SIMON BERNSTEIN and TED BERNSTEIN failed and refused to account for renewal commissions and failed to supply any financial information to STANSBURY concerning LIC Holdings, Inc. or ARBITRAGE INTERNATIONAL MANAGEMENT, LLC.

30. In furtherance of their scheme to deprive STANSBURY of salary he had earned and shareholder distributions to which he was entitled, SIMON BERNSTEIN and TED BERNSTEIN intercepted mail addressed to STANSBURY, removing commission checks representing

commissions due to STANSBURY, deposited the funds into their own accounts and otherwise converted the funds. SIMON BERNSTEIN and TED BERNSTEIN also opened STANSBURY's mail containing checks payable to him which were unrelated to them and the businesses.

31. In 2011, the Defendants BERNSTEIN decided to deceive STANSBURY further. STANSBURY had for years been given K-1 statements reflecting his 10% ownership of LIC Holdings. At the end of 2011, TED BERNSTEIN told STANSBURY that the company accountant had discovered a taxable event which could cause STANSBURY, as an owner of LIC Holdings to pay taxes on phantom income. TED BERNSTEIN promised that if STANSBURY would sign a paper ceding his 10% interest in LIC Holdings, he would not have to pay the tax. TED BERNSTEIN promised he would hold the paper, promising it would not become operative until STANSBURY and the Defendants BERNSTEIN discussed the situation further in the first quarter of 2012.

32. Because of the misrepresentations, willful concealments of material facts, duplicity and deceit practiced by Defendants upon STANSBURY, STANSBURY reasonably believed that Defendants had complied, or intended to comply with their obligations to STANSBURY under the contract between them. STANSBURY, therefore, was prevented from knowing for a period of years that the causes of action ASSERTED HEREIN existed.

33. By the second quarter of 2012, STANSBURY developed the belief that the BERNSTEINS' representations over the years were wholly false and he sought legal counsel.

34. STANSBURY has retained the law firm of Peter M. Feaman, P.A. and has agreed to pay it a reasonable fee for its services rendered herein.

**COUNT I - ACCOUNTING**  
**(Against LIC Holdings and ARBITRAGE, for Accounting)**

35. STANSBURY hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 34, inclusive.

36. The relationship between STANSBURY and the Defendants, particularly as affected by Defendants' acts described in preceding paragraphs 19 through 27 created a situation where Defendants had sole access to receipts generated by STANSBURY's efforts, and to books and records reflecting said receipts and the other information from which can be calculated all moneys due to STANSBURY under his arrangement with Defendants.

37. The period of time during which STANSBURY has been deprived of monies due him spans approximately four and a half years. The various sources of revenue to Defendants of monies from which the amounts due STANSBURY may be calculated, the manner in which STANSBURY was to be paid, and the amount due STANSBURY all involve extensive and complicated accounts, and STANSBURY's remedy at law cannot be as full, adequate and expeditious as it is in equity.

WHEREFORE, Plaintiff STANSBURY prays for an adjudication of Plaintiff's right to a full and complete accounting from Defendants, LIC Holdings and ARBITRAGE, and for such orders of Court as will require such Defendants to provide STANSBURY with all records and copies of documents from January 1, 2006 to the present, in order to reveal his right to, and the amount of all sums: (a) received as commissions to which STANSBURY was entitled to a share; (b) due to STANSBURY, whether paid or not; (c) paid to STANSBURY, whether for commissions, salary, distributions, expenses or any other reason; (d) paid to each of the BERNSTEIN Defendants out of monies received as commissions; (e) deposits of any and all moneys received as commissions by any Defendants to any accounts, including the name of the



entity whose account was involved, the number(s) of each such account; the address of the branch or other facility through which any Defendant dealt with such entity; (f) calculations as to moneys paid , to be paid, or not to be paid to STANSBURY, together with an award of court costs and such other and further relief as the Court may deem just and proper.

## **II. BREACH OF ORAL CONTRACT**

### **(Against LIC Holdings, Inc. and Arbitrage International Management, LLC)**

38. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 34, inclusive.

39. The arrangement between STANSBURY and Defendants as described in paragraphs 16 and 24 above, constituted a contract between them.

40. An express term of that contract involved the commitment of LIC Holdings and ARBITRAGE to calculate and to pay to STANSBURY all sums due to him under the contract, whether as commissions, salary, distributions, expenses or any other reason.

41. The Defendants initially performed the duties required of them under said contract.

42. However, Defendants breached their contract with STANSBURY by withholding from STANSBURY monies due him under the contract.

43. The withholding of such monies constitutes a material breach of the contract between STANSBURY and LIC Holdings and ARBITRAGE.

44. There is due to STANSBURY from such Defendants all amounts due under said contract, together with prejudgment and post-judgment interest on said amounts.

WHEREFORE, Plaintiff prays for judgment against Defendants, LIC Holdings, Inc. and ARBITRAGE INTERNATIONAL MANAGEMENT, LLC, jointly and severally, in excess of \$1,500,000.00 for the amounts due to Plaintiff under the terms of their contract, together with

prejudgment and post-judgment interest, court costs and such other relief as the Court may deem just and proper.

**III. BREACH OF FIDUCIARY DUTY**  
**(Against SIMON BERNSTEIN and TED BERNSTEIN [“BERNSTEINS”])**

45. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 34, inclusive.

46. At all material times hereto, SIMON BERNSTEIN and TED BERNSTEIN were officers and majority shareholders of LIC Holdings and ARBITRAGE.

47. As shareholders and officers of LIC Holdings and ARBITRAGE, SIMON BERNSTEIN and TED BERNSTEIN did have and have a fiduciary duty to STANSBURY to act in good faith towards STANSBURY and to act in the best interests of LIC Holdings and ARBITRAGE.

48. At all material times hereto, STANSBURY was and is a shareholder of LIC Holdings.

49. STANSBURY reposed trust and confidence in SIMON BERNSTEIN and TED BERNSTEIN as a result of their position as majority shareholders and officers of LIC Holdings and ARBITRAGE.

50. Further, SIMON BERNSTEIN and TED BERNSTEIN held positions of advantage and control over STANSBURY, not only by virtue of their majority shareholder status, but by having access to the accounting books and records of LIC Holdings and ARBITRAGE, to the exclusion of STANSBURY.

51. STANSBURY reasonably believed that the BERNSTEIN Defendants would deal with STANSBURY honestly and fairly and believed that such Defendants had no intention of

hiding from STANSBURY any information as to the amounts due STANSBURY or payment of the money due to STANSBURY.

52. Moreover, when Defendants proposed to STANSBURY that STANSBURY cease being the one to calculate monies due from the commissions received, STANSBURY trusted the BERNSTEINS to make proper, accurate and complete calculations just as STANSBURY had done and to pay STANSBURY accordingly. As majority shareholders and directors of LIC Holdings and ARBITRAGE, the BERNSTEINS were in a superior position of knowledge and control concerning the finances and affairs of those companies.

53. As a result of the foregoing, a fiduciary relationship existed between the BERNSTEINS and STANSBURY and there existed in STANSBURY complete trust in the BERNSTEIN Defendants.

54. The BERNSTEIN Defendants accepted the trust which STANSBURY reasonably placed in them.

55. The BERNSTEIN Defendants breached their fiduciary duty to STANSBURY by repeated conduct of self-dealing and violations of corporate protocol, including:

- a) directing LIC Holdings and ARBITRAGE to make payments to third parties not employed by the corporations and who had performed no services on behalf of the corporations for the personal benefit of the BERNSTEINS;
- b) directing the corporations to pay for personal expenses of the wives and other friends of the BERNSTEIN Defendants through corporate credit cards and other forms of payment, notwithstanding that they provided no services for the corporations;
- c) transferring monies from LIC Holdings and ARBITRAGE to third party entities including the BERNSTEIN Defendants, the BERNSTEIN FAMILY REALTY, LLC and the

SHIRLEY BERNSTEIN TRUST AGREEMENT for the benefit of the BERNSTEINS,  
personally;

- d) paying themselves exorbitant compensation to the exclusion of STANSBURY;
- e) treating LIC Holdings and ARBITRAGE as alter egos of themselves and otherwise handling the affairs of LIC Holdings and ARBITRAGE without regard to corporate protocol;
- f) failing to convene annual meetings of the stockholders of LIC Holdings and ARBITRAGE, in violation of Florida law;
- g) committing corporate waste by unnecessarily expending corporate assets on unrelated corporate activities;
- h) failing to account for the revenue and expenses of LIC Holdings and ARBITRAGE to STANSBURY, who was entitled to compensation as an employee and as a minority shareholder;
- i) directing LIC Holdings and ARBITRAGE to take actions to reduce the profit of LIC Holdings and ARBITRAGE so as to prevent STANSBURY from earning his just compensation, in violation of prior agreement of the parties.

56. SIMON BERNSTEIN further breached his fiduciary duty owed to STANSBURY as a minority shareholder by neglecting to perform his duties as an officer and director in a prudent and reasonable fashion.

57. Through Defendants BERNSTEINS' willful misrepresentations and withholding of material information as to their intentions and the purposes for which STANSBURY's payments were not being paid, and through their diversion from STANSBURY of amounts which should have been paid to him, such Defendants abused and betrayed STANSBURY's trust and confidence in them to STANSBURY's great detriment. STANSBURY has been deprived of the amounts due him, the precise amount of which cannot be calculated without access to Defendants' books and records and a full accounting by them.

58. The monetary damages suffered by STANSBURY as a result of the foregoing conduct was suffered by STANSBURY individually and not to the corporation LIC Holdings as a whole, because the conduct as described above prevented STANSBURY from obtaining the benefits of the bargain of his oral agreement with the corporations as more particularly described in Count II above.

59. The foregoing conduct by the BERNSTEINS was done with gross and intentional disregard of the rights of STANSBURY as an employee and minority shareholder of LIC Holdings.

WHEREFORE, Plaintiff prays for judgment against Defendants, SIMON BERNSTEIN and TED BERNSTEIN, jointly and severally, for damages in excess of \$1,500,000.00 together with prejudgment and post-judgment interest, court costs and such other relief as the Court may deem just and proper. STANSBURY reserves the right to move to amend to request punitive damages in accordance with Florida Law.

**IV. CIVIL THEFT**  
**(Against ARBITRAGE INTERNATIONAL MARKETING, LLC)**

60. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 34, inclusive.

61. This is an action for Civil Theft under Chapter 772, Florida Statutes, more specifically §772.11, Fla.Stat.

62. In February, 2012 and March, 2012, Defendant ARBITRAGE intercepted two separate checks made payable to William STANSBURY intended as payment to STANSBURY for matters arising wholly outside his business transactions with the BERNSTEINS, LIC Holdings and ARBITRAGE.

63. Notwithstanding that the checks made payable to William STANSBURY was for sums due STANSBURY by a third party not in connection with the aforesaid business transactions, ARBITRAGE and/or someone acting on its behalf, caused the negotiation of STANSBURY's checks, wrongfully endorsing the checks and retaining the sums that should have been payable to STANSBURY.

64. As a result of the foregoing, Defendant ARBITRAGE has been guilty of criminal theft by conversion with the criminal intent to steal his money and deprive STANSBURY of his possession and use thereof.

65. Written demand for payment of all amounts due STANSBURY has been made to Defendants, more than 30 days preceding the filing of this Complaint, to no avail. A copy of the demand letter is attached hereto as Exhibit "A."

WHEREFORE, Plaintiff prays for judgment against Defendant, ARBITRAGE for three times the full amount of the check made payable to STANSBURY, together with pre-judgment interest and post-judgment interest, attorneys' fees, court costs and any other relief this Court deems just and proper.

#### V. CONVERSION

66. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 60 through 65, inclusive.

67. Further, during 2012, Defendants TED BERNSTEIN, SIMON BERNSTEIN, LIC Holdings, Inc., ARBITRAGE, or someone acting on their behalves, received and cashed in excess of \$30,000.00 worth of commissions checks otherwise payable to Plaintiff.

WHEREFORE, Plaintiff prays for judgment for damages against Defendant, ABRITRAGE, SIMON BERNSTEIN, LIC Holdings, Inc. and TED BERNSTEIN, together with

pre-judgment interest and post-judgment interest, court costs and any other relief this Court deems just and proper.

**VI. FRAUD IN THE INDUCEMENT**  
**(Against Ted Bernstein and LIC Holdings, Inc.)**

68. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 1 through 34, inclusive.

69. In the fourth quarter of 2011, TED BERNSTEIN embarked upon a plan to defraud from STANSBURY his 10% ownership interest in LIC Holdings, Inc. As set forth in paragraph 31 above Defendant TED BERNSTEIN fraudulently induced STANSBURY to sign a document giving up his 10% interest in and to LIC Holdings, Inc.

70. The ceding of his shares in LIC Holdings, Inc. was procured by fraud and STANSBURY relied upon the representations made by BERNSTEIN with regard to signing the document apparently ceding his stock.

71. It was reasonable for STANSBURY to rely on the representations made by BERNSTEIN because at that time STANSBURY was unaware of the breaches of fiduciary duty and breaches of the oral contract that had taken place.

72. As a result of STANSBURY's reliance, STANSBURY has been damaged by the loss of 10% of the shares of LIC Holdings and the rights and remedies to a shareholder related thereto.

WHEREFORE, Plaintiff prays for a judgment for damages against Defendants BERNSTEIN and LIC Holdings, Inc. for the damages caused by the fraudulent conduct of BERNSTEIN as described herein, together with reasonable costs, pre-judgment interest and any other relief this Court deems just and proper.

## VII. EQUITABLE LIEN

73. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, paragraphs 1 through 34, above.

74. Defendants, SIMON BERNSTEIN and/or TED BERNSTEIN wrongfully diverted funds from LIC Holdings and ARBITRAGE that rightfully should have been paid to STANSBURY pursuant to their oral agreement.

75. Upon information and belief, SIMON BERNSTEIN and/or TED BERNSTEIN, or both, wrongfully diverted funds from LIC Holdings and/or ARBITRAGE and acquired and/or maintained or improved property located at 7020 Lion's Head Lane, Boca Raton, Florida, legally described as

Lot 781, St. Andrews Country Club (a PUD) Plat No. 14 according to the plat thereof recorded in Plat Book 57, Page 132 of the public records of Palm Beach County, Florida.

76. Further, upon information and belief, as a result of the funds being wrongfully diverted from LIC Holdings and/or ARBITRAGE, which otherwise rightfully belonged to and should have been paid to STANSBURY, the property legally described as

Lot 68, Block G Boca Madeira, Unit 2 according to the plat thereof recorded in Plat Book 32, Pages 59 and 60 of the public records of Palm Beach County, Florida, with a property address of 2753 NW 34 Street, Boca Raton, Florida,

was encumbered with a mortgage representing wrongfully diverted funds which were loaned in the form of a second mortgage to Defendant, BERNSTEIN FAMILY REALTY, LLC, a Florida limited liability company.

77. Upon information and belief, as a result of the funds being wrongfully diverted from LIC Holdings and/or ARBITRAGE which otherwise should have been paid to STANSBURY, such funds were used to satisfy a mortgage for the benefit of TED BERNSTEIN on property legally described as



Lot 139, Saturnia Isles, Plat One, recorded in Plat Book 91 at Page 108 of the property records of Palm Beach County, Florida, with a property address of 15807 Menton Bay Court, Delray Beach, Florida

WHEREFORE, Plaintiff prays for the Court to declare and establish an equitable lien in favor of Plaintiff in an amount equal to the funds wrongfully diverted, on the property described herein, and on all other assets of Defendants or third parties as yet unknown, which assets have been purchased wholly or in part, improved or benefitted by the diverted funds due Plaintiff, together with court costs and such other and further relief as this Court may deem just and proper.

#### **VIII. CONSTRUCTIVE TRUST**

78. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, preceding paragraphs 73 through 77 above.

WHEREFORE, Plaintiff prays for the Court to declare and establish a constructive trust in favor of Plaintiff on the property described in paragraphs 75 through 77 in an amount equal to the funds wrongfully diverted and on all assets of Defendants or third parties as yet unknown, which assets have been purchased wholly or partly, improved or mortgaged by the diversion of said funds due Plaintiff. Plaintiff further prays for an award of court costs and such other and further relief as the Court may deem just and proper.

#### **IX. VIOLATION OF FLA. STAT. 607.1602** **(As to Defendant, LIC Holdings, Inc.)**

79. Plaintiff hereby reiterates and incorporates herein by reference, as if fully restated herein, paragraphs 1 through 34, above.

80. STANSBURY owns 10% of the issued and outstanding shares of LIC Holdings and has owned these shares since 2006.

81. Pursuant to §607.1602 Fla. Stat. (2012), STANSBURY made demand on LIC Holdings to inspect and copy certain records. A copy of the Demand is attached hereto as Exhibit “A.” LIC Holdings refused to respond to the request in direct violation of 607.1602 Fla. Stat. (2012).

82. Section 607.1604(2) Fla. Stat. (2012) states:

If a corporation does not, within a reasonable time, allow a shareholder to inspect and copy any other record, the shareholder who complies with §607.1602(2) and (3) may apply to the Circuit Court in the county where the corporation’s principal office is located for an order to permit inspection and copying of the records demanded.

83. Section 607.1604 Fla. Stat. (2012) requires that the court dispose of an application brought under this section “on an expedited basis.”

84. Pursuant to §607.1604(2) Fla. Stat. (2012), Plaintiff requests that this court summarily order inspection and copying of the record previously demanded at the corporation’s expense.

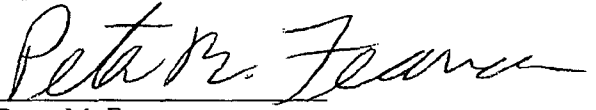
85. Pursuant to §607.1604(3) Fla. Stat. (2012), STANSBURY is entitled to an award of his costs including reasonable attorneys’ fees incurred in order to obtain the order and enforce his rights unless the corporation or its officers, director or agent proves that the refusal of the inspection is made in good faith because the corporation had a reasonable basis for doubt about the right of the shareholder to inspect or copy the records demanded.

WHEREFORE, Plaintiff, WILLIAM E. STANSBURY requests this Honorable Court to summarily order inspection and copying of the records of LIC Holdings, Inc. previously demanded, at the corporation’s expense, together with an award of reasonable costs and attorneys’ fees incurred herein.

**CERTIFICATE OF SERVICE**

WE HEREBY CERTIFY that the above and foregoing has been forwarded via e-mail at [swergoldj@gtlaw.com](mailto:swergoldj@gtlaw.com); [ciaffik@gtlaw.com](mailto:ciaffik@gtlaw.com); [steffesj@gtlaw.com](mailto:steffesj@gtlaw.com); and [FLService@gtlaw.com](mailto:FLService@gtlaw.com) to Jon Swergold, Esq., Greenberg Traurig, P.A., 401 East Las Olas Blvd., Suite 2000, Fort Lauderdale, FL 33301 this 12 day of FEBRUARY, 2013.

PETER M. FEAMAN, P.A.  
3615 W. Boynton Beach Blvd.  
Boynton Beach, FL 33436  
Tel.: 561073405552  
Fax: 561-734-5554  
[pfeaman@feamanlaw.com](mailto:pfeaman@feamanlaw.com)

By:   
Peter M. Feaman  
Florida Bar No.: 0260347

The Law Offices  
of  
**PETER M. FEAMAN, P.A.**  
Strategic Counselor. Proven Advocate.™



Main Office:  
3615 Boynton Beach Blvd.  
Boynton Beach, FL 33436

Branch Office:  
7900 Glades Road  
Boca Raton, FL 33434

Peter M. Feaman, Esq.  
Nancy E. Guffey, Esq.  
Of Counsel

Telephone: (561) 734-5552  
Facsimile: (561) 734-5554  
pfeaman@feamanlaw.com

June 20, 2012

Via Certified Mail, Return Receipt Requested

**PERSONAL and CONFIDENTIAL**

Mr. Ted Bernstein, President  
LIC Holdings, Inc.  
950 Peninsula Corp Circle  
Suite 3010  
Boca Raton, FL 33487

**Re: William (Bill) Stansbury**

Dear Mr. Bernstein:

The undersigned represents William (Bill) Stansbury and we are writing this letter on his behalf. Mr. Stansbury received your proposed letter agreement reflecting LIC Holdings' proposal to indemnify its shareholders concerning policies sold under the Cambridge Financing Program. As a result of your proposal, Mr. Stansbury has reviewed with me in detail his dealings with you and your companies over the past 4 to 5 years.

After reviewing the facts with Mr. Stansbury, some of which will be summarized below, I was shocked that he had not consulted legal counsel until now. Be that as it may, and based upon the facts presented to us, we believe you have engaged in fraud, civil theft, breaches of fiduciary duties, and breach of contract, just to name a few. The purpose of this letter is to a). respond to your indemnity proposal and b). request that you pass this letter on to your counsel immediately in the off-chance that these very serious matters can be resolved prior to the filing of legal action. The issues can be summarized as follows:

1. The first issue concerns you and your company's failure to pay salary compensation to Mr. Stansbury. Mr. Stansbury has been making inquiries concerning this for the past 5 months, but to no avail. Mr. Stansbury's claim for unpaid salary arises from three categories:

EXHIBIT A hand-drawn triangle symbol, possibly representing a reference to an exhibit or a specific section of the document.

a. Failure to pay salary based on net retained commissions.

i. Based upon reports prepared by your company for the period of 2007 through 2011, LIC Holdings, Inc. and/or Arbitrage International Holdings, n/k/a Arbitrage International Management, LLC, received \$35,384,246.00 in net retained commissions. According to Mr. Stansbury's salary arrangement, he is entitled to 15% of those net retained commissions, which amounts to \$5,307,636.90. During this time period, Mr. Stansbury's salary compensation was \$2,844,910.00. The shortfall in salary owed to Mr. Stansbury is \$2,462,726.90.

ii. There is salary compensation owed to Mr. Stansbury as a result of bridge loans in 2008. You received a \$2,000,000.00 settlement in 2010 resulting from the resolution of a lawsuit involving Global Secured Capital. Mr. Stansbury is entitled to 15% of those funds, which is \$300,000.00.

iii. In addition, you received \$507,891.00 in commissions in connection with the Biviano matter. Mr. Stansbury is entitled to 15% of those funds, which is \$76,183.65.

iv. In April of 2012, you received three commissions totaling approximately \$200,000.00 in the Levine, Wiss and Berley matters. Mr. Stansbury has been requesting payment of this for weeks, again to no avail. Mr. Stansbury is due salary compensation for these items in the amount of \$30,000.00.

Therefore, Mr. Stansbury's total claim for salary arising out of net retained commissions is approximately \$2,868,910.55.

The liability for payment of this salary is not limited to LIC Holdings, Inc. or Arbitrage International Management, LLC. This liability also flows to you individually as a result of your breaches of your fiduciary duty owed to Mr. Stansbury and utter failure to abide by corporate governance standards, which conduct is more particularly described below.

b. Mr. Stansbury is also due unpaid salary based on 15% of all renewal commissions since 2008. Mr. Stansbury's salary claim for renewal commissions cannot as yet be determined with specificity due to the fact that you and your office have been opening mail directed to Mr. Stansbury and negotiating checks made payable to him by falsifying his endorsement and depositing those checks into accounts which only you control. This conduct constitutes civil theft and breach of fiduciary duty. We believe this claim amounts to hundreds of thousands of dollars.

c. Salary compensation for 2008. Mr. Stansbury has recently learned that you and Mr. Simon Bernstein received \$8,982,124.00 in salary in 2008. By contrast, Mr. Stansbury received \$420,018.00, paid to him in January 2008, based on policies sold in 2007. He received zero (no salary compensation) for his 2008 production. It is obvious that you and Simon treated your corporations as personal ATM machines, while completely ignoring your fiduciary

responsibilities to your employee and minority shareholder, Mr. Stansbury. It further appears that after the exorbitant salaries were paid to you, you then loaned the money back to the corporation at an interest rate significantly above market rates in order to meet the cash flow needs of the various entities, again, clearly disregarding your corporate governance responsibilities.

2. Indemnification issues.

Mr. Stansbury has been served with three lawsuits from Phoenix Insurance Company and one from Mr. Wright seeking indemnification as a result of agent misconduct which was in no way attributable to the conduct of Mr. Stansbury. Although all of these matters have been settled, because he was the qualifying agent of record for other policies, he could be the subject of future litigation for refunds of commissions paid. All of these commissions were paid over to you or your companies.

The Indemnification Agreement which you sent to Mr. Stansbury is completely insufficient. You have a duty as a matter of law to indemnify Mr. Stansbury. Your offer of future indemnity is contingent upon "all" commissions that have been received by LIC's present or past shareholders be turned over to LIC. This is nothing short of extortion. Further, your second paragraph states that LIC is "presently insolvent" and has a "negative net worth." You then conclude with the sentence that with the indemnification agreement in place, LIC "may" have sufficient funds to meet its current obligations. Therefore, a simple indemnification from LIC Holdings to Mr. Stansbury is insufficient. Any such indemnification would have to be personally guaranteed by you and Mr. Simon Bernstein.

3. Unauthorized interception of U.S. Mail.

I have been given the understanding that your office has been opening mail directed to Mr. Stansbury personally. This is a federal offense and also constitutes a breach of the fiduciary duty you owe to Mr. Stansbury as an employee and minority shareholder.

There has been no accounting to Mr. Stansbury for any of the checks which may have been sent to him personally on which his signature has been forged, the checks cashed and placed out of the reach of Mr. Stansbury. In 2012, Mr. Stansbury has been receiving checks from Phoenix Life Insurance Company and TransAmerica Life Insurance Company. Mr. Stansbury has been holding these checks. They have now been remitted to the undersigned as attorney for Mr. Stansbury. This office is holding these funds in a separate interest-bearing trust account pending the resolution of this matter.

With regard to all of the other insurance companies for whom Mr. Stansbury is listed as the qualifying agent, he has now informed those companies that all future renewal commissions paid to him personally be sent to Mr. Stansbury at his home address. These funds will then be remitted to the undersigned counsel of record for Mr. Stansbury. We will place these funds in a separate interest-bearing trust account as well. Any attempts by you to contact these insurance

companies will be considered a tortious interference of his business relationship and such activity will be added as a claim in any future legal proceedings.

4. Shareholder status.

Mr. Stansbury has been a 10% shareholder of LIC Holdings, Inc., pursuant to the terms of a Shareholders Agreement. On behalf of Mr. Stansbury, demand is hereby made, pursuant to Florida Statute 607.1602, for inspection of the corporate records including the following:

- I. Minutes of the Board of Directors meetings from January 1, 2008 to the present.
- II. Minutes of Shareholders' meetings from January 1, 2008 to the present.
- III. Records of any actions taken by the Shareholders and/or the Board of Directors without a meeting, from January 1, 2008 to the present.
- IV. Accounting and financial records of LIC Holdings, Inc., Arbitrage International Management, LLC, formerly known as Arbitrage International Holdings, LLC, and all other subsidiary or affiliated companies under your control, including, without limitation, income tax returns, general ledgers, balance sheets, profit and loss statements, stock books, bank statements, loan agreements or guarantees, and any other financial books and records from January 1, 2008 to the present.

Mr. Stansbury is seeking to inspect these records in good faith and for the purpose of determining if misappropriation of corporate assets for improper purposes has previously taken or is presently taking place.

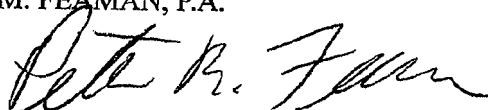
I have been made aware of a letter dated December 22, 2011 in which Mr. Stansbury purportedly "ceded" his shares of stock in LIC Holdings, Inc. back to the company. This letter was obtained under false pretenses and is not recognized by Mr. Stansbury as validly conveying his ownership interest in LIC Holdings, Inc.

Please have your legal counsel contact us within ten (10) days. Should we fail to receive a response within that time, Mr. Stansbury will take legal action to protect his rights and interests.

Very truly yours,

PETER M. FEAMAN, P.A.

By:

  
Peter M. Feaman

PMF/mk

cc: William Stansbury

CC Riggs (e-mail)

**Kimberly Moran**

---

**From:** Kimberly Moran  
**Sent:** Monday, February 04, 2013 3:04 PM  
**To:** 'pfeaman@feamanlaw.com'  
**Cc:** Robert Spallina  
**Subject:** Estate of Simon Bernstein  
**Attachments:** Objection to Claim of William E. Stansbury.pdf

Dear Mr. Feaman:

Attached is a copy of the Objection to Claim of William E. Stansbury that we are filing with the Court.

If you have any questions, please do not hesitate to contact us.

Regards,

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308



IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF

SIMON L. BERNSTEIN

Deceased.

PROBATE DIVISION

File No.  
502012CP004391IZXXXXSB

**COPY**  
SOUTH COUNTY BRANCH OFFICE  
ORIGINAL RECEIVED  
JAN 16 2013  
SHARON R. BOCK  
CLERK & COMPTROLLER  
PALM BEACH COUNTY

**STATEMENT OF CLAIM BY CBIZ GOLDSTEIN LEWIN**

The undersigned hereby presents for filing against the above estate this statement of claim and alleges:

1. The basis for the claim is Professional Fees for services rendered.
2. The name and address of the claimant are CBIZ Goldstein Lewin, 1675 N. Military Trail, 5<sup>th</sup> Floor, Boca Raton, FL 33486 and the name and address of the claimant's attorney, if any, are as set forth below.
3. The amount of the claim is \$1,886.94 which amount is now due.
4. The claim is not contingent or unliquidated.
5. The claim is not secured.

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true, to the best of my knowledge and belief.

Signed on January 15, 2013.

\_\_\_\_\_  
Claimant

Copy mailed to attorney for Personal Representative on 1/19, 2013.

CLERK OF THE CIRCUIT COURT

BY:

**MUST BE FILED IN DUPLICATE**

**CBIZ Goldstein Lewin &  
MHM Goldstein Lewin Division**

PO Box 953152  
St. Louis, MO 63195-3152  
Ph: 561-994-5050 F: 561-241-0071

Estate of Simon Bernstein  
c/o Tescher & Spallina, P.A.  
Attn: Robert Spallina  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431

Statement Date 1/11/2013  
Client No. 4001350.0

	<b>Date</b>	<b>Description</b>	<b>Charge</b>	<b>Credit</b>	<b>Balance</b>
		Balance Forward			0.00
92850	11/23/2011	Invoice	5,666.64		5,666.64
	1/30/2012	Payment		3,000.00	2,666.64
	8/31/2012	Credit Memo		779.70	1,886.94
102222	11/12/2012	Invoice	2,861.25		4,748.19
	12/26/2012	Payment		2,861.25	1,886.94
		<b>Current Balance</b>		<b>\$</b>	<b>1,886.94</b>

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
0.00	0.00	0.00	0.00	1,886.94	\$ 1,886.94

**To ensure proper credit, please reflect invoice number on check, make check payable to:  
CBIZ MHM LLC (Boca GL) and remit payment to: PO Box 953152, St. Louis, MO 63195-3152.**

*Payments received are posted through January 11, 2013*



CBIZ Goldstein Lewin

Simon Bernstein  
7020 Lions Head Lane  
Boca Raton, FL 33496

Invoice No. 92850  
Date 11/23/2011  
Client No. 4001350.0  
Total Amount Due \$ 5,666.64

TO INSURE PROPER CREDIT, PLEASE WRITE INVOICE NUMBER ON CHECK  
AND DETACH THIS STUB AND RETURN WITH YOUR PAYMENT

**Professional Services Rendered Through October 31, 2011**

Accumulation of information and preparation of 1099's for the year ended December 31, 2010.

Accumulation and analysis of information and preparation of U.S. Individual Income Tax Return (Form 1040) for 2010.

Handling of ongoing IRS outstanding tax for the year ended December 31, 2008.

Print 2008 and 2009 K-1s per client's request.

Prepare Amended 2008 Tax Return per IRS 1045 denial letter.	\$ 7,083.30
Copy of Client Ledger Enclosed.	Less: Client Courtesy <u>(1,416.66)</u>
	<u>\$ 5,666.64</u>

0 - 30	31 - 60	61 - 90	91 - 120	Over 120	Balance
5,666.64	0.00	0.00	0.00	0.00	5,666.64

Invoice Due Upon Receipt  
Payments Received Are Posted Through Above Invoice Date

Client Name: Simon Bernstein  
Invoice No.: 92850

Client No: 4001350  
Invoice Date: 11/23/2011

**Make check payable to: CBIZ MHM LLC (Boca GL)**

Remit payment to: PO Box 953152, St. Louis, MO 63195-3152  
Ph: 561.994.5050 ■ F: 561.241.0071 ■ www.cbizgl.com

A finance charge of 1.5% per month will be added to any unpaid balance over 60 days from invoice date.

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FLORIDA

IN RE: ESTATE OF  
SIMON BERNSTEIN

PROBATE DIVISION  
File Number 502012CP004391XXXXSB

Deceased.

Division PROBATE

STATEMENT OF CLAIM BY WEST ASSET MANAGEMENT, INC. for AMERICAN EXPRESS

The undersigned hereby presents for filing against the above estate this statement of claim and alleges:

1. The basis for the claim is Account # 4006

2. The social security or tax identification number of the claimant is 20-1802547

the name and address of the claimant are WEST ASSET MANAGEMENT, INC. for AMERICAN EXPRESS, 7171 MERCY RD, PO BOX 6183, OMAHA, NE 68106-0183 and the name and address of the claimant's attorney, if any, are as set forth below.

3. The amount of the claim is \$ 34,215.15 which amount is now due, or, if not due, will become due on

4. The claim (is) (is not) contingent or unliquidated. If contingent or unliquidated, the nature of the uncertainty is The claim is not contingent or unliquidated.

5. The claim (is) (is not) secured. If secured, the security consists of JAN 10 2013  
The claim is ( ) secured (X) not secured.

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true to the best of my knowledge and belief.

Signed on January 04, 2013

*Kem D Deluc*

Claimant

Attorney for Claimant

7171 MERCY RD.  
PO BOX 6183  
OMAHA, NE 68106-0183  
(address)

Telephone: 1-800-878-3317

Copy mailed to attorney for the Personal Representative on 01-04-2013

CLERK OF THE CIRCUIT COURT

*Jan 14 2013*  
*Sharon R. Bock*

By:

MUST BE FILED IN DUPLICATE

[Print or Type Names Under All Signature Lines]

west

West  
Asset  
Management

7171 Mercy Road PO Box 6183 Omaha, NE 68106-0183 1-800-878-3317

01-04-2013

Reference: Enclosed claim by West Asset Management, Inc. for

Client Name AMERICAN EXPRESS

Client Account Number 4006

Balance Owing \$34,215.15

Regarding:

Decedent's Name SIMON BERNSTEIN

Estate / Docket Number 502012CP004391XXXXSB

Date of Death 09-13-2012

Social Security Number

STATE OF FL

COUNTY OF PALM BEACH

Court File No. 502012CP004391XXXXSB

In Re: Estate of  
SIMON L BERNSTEIN

WRITTEN STATEMENT OF CLAIM

TO THE PERSONAL REPRESENTATIVE OF THE ABOVE NAMED ESTATE:

Claimant Wells Fargo Bank, N.A. states;

1. Claimant's Address: Attn: Specialty 1 HOME CAMPUS, MAC# X2303-023, Des Moines, IA 50328;
2. Claimant claims that the estate is indebted or will become indebted in the amount of \$523,019.85 **plus any interest accrued after the date of this claim and any fees and/or costs accrued after the date of this claim that are required to secure the recovery of the original claim amount).**;
3. That the nature of the claim is Home Equity Line of Credit Account Number ending in 190001;
4. That the claim arose prior to the death of the decedent on or about 6/8/2004, or the claim arose at or after the death of the decedent, on or about 9/13/2012;
5. That claim is secured by 7020 LIONS HEAD LANE, BOCA RATON, FLORIDA 33496;
6. That claim was or will be due and payable as per terms of contract.
7. That if the claim is contingent or un-liquidated, the nature if the uncertainty is as follows:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dated Thursday, October 25, 2012

Wells Fargo Bank, N.A.

*Debra Borrall*

Debra Borrall, Vice President Loan Documentation

Wells Fargo Servicing Center  
1 Home Campus  
Des Moines, IA 50328-0001  
MAC # X2303-023  
866-401-7737

SHARON R. BOCK, CLERK  
PALM BEACH COUNTY, FL  
CIRCUIT PROBATE 2  
2012 NOV -9 PM 2:51  
COPY

Note: Claim may be presented to Personal Representative or filed with Court Administrator.

Copy Mailed to Attorney  
on NOV 16 2012  
Clerk of Circuit Civil  
By: ELIZABETH BERTONE

Bernstein, Simon L. 11187.007  
Continuing Trusts for Grandchildren

DRT \_\_\_\_ RLS \_\_\_\_

**CLIENT/CASE MAINTENANCE**

Client No. **11187.007**

Date Added: **4/30/13**

CLIENT NAME: **Bernstein, Ted**

Address: **950 Peninsula Corporate Circle  
Suite 3010  
Boca Raton, FL 33487**

Telephone: **(561) 988-8984 ext.101** Fax: **988-0833**

Contact Name: **Bernstein, Ted**

Referral Source:

CASE NAME: **Bernstein, Ted  
Continuing Trusts for Grandchildren**

Related Parties:

Name:  
Address:  
Tel:  
Fax:  
Relationship:

Name:  
Address:  
Tel:  
Fax:  
Relationship:



**Kimberly Moran**

---

**From:** Kimberly Moran  
**Sent:** Monday, June 24, 2013 11:56 AM  
**To:** 'lisa@friedsteins.com'  
**Cc:** Donald Tescher; Robert Spallina  
**Subject:** Bernstein - Grandchildren's Trusts for Max and Carley  
**Attachments:** Will of Simon L. Bernstein dated 07-25-2012.pdf; Simon L. Bernstein Amended and Restated Trust Agreement dtd 7-25-2012.pdf

Dear Ms. Friedstein:

Attached are copies of your father's Last Will and revocable trust agreement executed on July 25, 2012. The trusts for your children are created under these documents, and the accounts should be titled "Lisa Friedstein, Trustee f/b/o (Max Friedstein/Carley Friedstein) under the Simon L. Bernstein Trust dated July 25, 2012.

The EIN's are as follows:

1. For Carley's trust: EIN: 30-6372585
2. For Max's trust: EIN: 30-6372584

If you have any further questions, please do not hesitate to contact us.

Best regards,

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

6/24/2013

TS004643

BERNSTEIN GRANDCHILDREN

Parent: **Ted Bernstein**

Alexandra Bernstein 7/12/88 30-6348370  
Eric Bernstein 7/6/89 30-6348371  
Michael Bernstein 3/12/92 30-6348370

Parents: **Eliot and Candice Bernstein**

Daniel Bernstein 11/26/02 30-6348373  
Jake Bernstein 1/1/99 30-6348374  
Joshua Bernstein 8/27/97 30-6348368

Parents: **Jill and Guy Iantoni**

Julia Iantoni 1/7/01 30-6348369

Parents: **Pam and Adam Simon**

Molly Simon 12/3/90 30-6372583

Parents: **Lisa and Jeff Friedstein**

Max Friedstein 1/30/96 30-6372584  
Carly Friedstein 2/17/98 30-6372585

IN THE CIRCUIT COURT FOR PALM BEACH COUNTY, FL

IN RE: ESTATE OF PROBATE DIVISION

SIMON L. BERNSTEIN, File No. \_\_\_\_\_

Deceased.

**PETITION FOR ADMINISTRATION**  
(testate Florida resident)

Petitioners, ROBERT L. SPALLINA and DONALD R. TESCHER, allege:

1. Petitioners have an interest in the above estate as the named co-personal representatives under the decedent's Will. The Petitioner's addresses are 7387 Wisteria Avenue, Parkland, FL 33076 and 2600 Whispering Oaks Lane, Delray Beach, FL 33445, respectively, and the name and office address of petitioners' attorney is set forth at the end of this Petition.

2. Decedent, SIMON L. BERNSTEIN, whose last known address was 7020 Lions Head Lane, Boca Raton, Florida 33496, whose age was 76, and whose social security number is xxx-xx-5211, died on September 13, 2012, at his home at 7020 Lions Head Lane, Boca Raton, Florida 33496, and on the date of death decedent was domiciled in Palm Beach County, Florida.

3. So far as is known, the names of the beneficiaries of this estate and of decedent's surviving spouse, if any, their addresses and relationship to decedent, and the dates of birth of any who are minors, are:

NAME	ADDRESS	RELATIONSHIP	BIRTH DATE (if Minor)
Ted S. Bernstein	880 Berkeley Street Boca Raton, FL 33487	son	adult
Pamela B. Simon	950 North Michigan Ave. Suite 2603 Chicago, IL 60606	daughter	adult
Eliot Bernstein	2753 NW 34 <sup>th</sup> St. Boca Raton, FL 33434	son	adult
Jill Iantoni	2101 Magnolia Lane Highland Park, IL 60035	daughter	adult



Lisa S. Friedstein

2142 Churchill Lane  
Highland Park, IL 60035

daughter

adult

Robert L. Spallina and Donald R. Tescher,  
co-Trustees of the Simon L. Bernstein  
Amended and Restated Trust Agreement  
dated July 25, 2012

4855 Technology Way,  
Suite 720  
Boca Raton, FL 33431

Trust

4. Venue of this proceeding is in this county because decedent was a resident of Palm Beach County at the time of his death.

5. Robert L. Spallina and Donald R. Tescher, whose addresses are listed above, and who are qualified under the laws of the State of Florida to serve as co-personal representatives of the decedent's estate are entitled to preference in appointment as co-personal representatives because they are the persons designated to serve as co-personal representatives under the decedent's Will.

6. The nature and approximate value of the assets in this estate are: tangible and intangible assets with an approximate value of less than \$ Unknown.

7. This estate will not be required to file a federal estate tax return.

8. The original of the decedent's last will, dated July 25, 2012, is being filed simultaneously with this Petition with the Clerk of the Court for Palm Beach County, Florida.

9. Petitioner is unaware of any unrevoked will or codicil of decedent other than as set forth in paragraph 8.

Petitioner requests that the decedent's Will be admitted to probate and that Robert L. Spallina and Donald R. Tescher be appointed as co-personal representatives of the estate of the decedent.

Under penalties of perjury, we declare that we have read the foregoing Petition for Administration, and the facts alleged are true, to the best of our knowledge and belief.

Signed on \_\_\_\_\_, 2012.

Respectfully Submitted,  
TESCHER & SPALLINA, P.A.

\_\_\_\_\_  
Robert L. Spallina, Petitioner

By: \_\_\_\_\_  
ROBERT L. SPALLINA, ESQUIRE  
Attorney for Petitioner  
Florida Bar No. 0497381  
4855 Technology Way, Ste. 720  
Boca Raton, FL 33431  
561-997-7008  
Email: rspallina@tescherspallina.com

\_\_\_\_\_  
Donald R. Tescher, Petitioner



## Kimberly Moran

---

**From:** Pam Simon [pambsimon@me.com]  
**Sent:** Monday, April 29, 2013 10:31 AM  
**To:** Ted Bernstein  
**Cc:** Donald Tescher; David (Scooter) Simon; Robert Spallina; Kimberly Moran  
**Subject:** Re: Bernstein Grandchildren's Trusts

Also asking trust id# - thanks

On Apr 29, 2013, at 8:32 AM, Ted Bernstein <tbernstein@lifeinsuranceconcepts.com> wrote:

> Thanks Don - banks are asking for copy of trust. Is what you provided here enough to open accounts? I am in jury duty today with limited access to phone and email.

>  
> Ted Bernstein  
> 561-988-8984  
> tbernstein@lifeinsuranceconcepts.com

> On Apr 29, 2013, at 8:15 AM, "Donald Tescher" <dtescher@tescherspallina.com> wrote:

>> Attached is an executed copy of Simon's Revocable Trust dated July 25, 2012. The relevant provisions are Article II. B. and C. which identify the beneficiaries and the manner in which their shares are to be administered, and Article IV. C.2.a. on page 16 which discusses the trustees for the grandchildren's trusts. Ted, please forward this to your siblings and advise them that they need to open a bank or brokerage account in the name of the trust for each child. The accounts will be titled: "(name of parent-trustee), Trustee F/B/O (name of child) under the Simon L. Bernstein Trust dated 7/25/2012"

>> We are in the process of assigning tax ID numbers for each of the 10 trusts. We will use the addresses for each of the parent-trustees. Once we have the numbers assembled, we will forward them to you.

>>  
>> Donald R. Tescher, Esq.  
>> TESCHER & SPALLINA, P.A.  
>> 4855 Technology Way, Suite 720  
>> Boca Raton, FL 33431  
>> Telephone: 561-997-7008  
>> Facsimile: 561-997-7308  
>> dtescher@tescherspallina.com

>> If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)<<http://www.tescherspallina.com/>>

>> Pursuant to the provisions of Internal Revenue Service Circular 230 that apply to written advice provided by Federal Tax practitioners, please be advised (a) that if any advice herein relating to a Federal tax issue would, but for this disclaimer, constitute a "reliance opinion" within the meaning of Circular 230, such advice is not intended or written to be used, and cannot be used by the affected taxpayer, for the purpose of avoiding penalties that may be imposed on the taxpayer, and (b) any written statement contained herein relating to any Federal tax issue may not be used by any person to support the promotion or marketing of, or to recommend, any Federal tax transaction(s) or matter(s) addressed herein. We would be happy to discuss the effect of this disclaimer, and alternatives to this disclaimer, with you if desired.

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>>

>> <Simon L. Bernstein Amended and Restated Trust Agreement dtd  
>> 7-25-2012.pdf>

**Donald Tescher**

---

**From:** Donald Tescher  
**Sent:** Monday, April 29, 2013 8:15 AM  
**To:** 'Ted Bernstein'  
**Cc:** 'pambsimon@me.com'; 'David (Scooter) Simon'; Robert Spallina; Kimberly Moran  
**Subject:** Bernstein Grandchildren's Trusts  
**Attachments:** Simon L. Bernstein Amended and Restated Trust Agreement dtd 7-25-2012.pdf

Attached is an executed copy of Simon's Revocable Trust dated July 25, 2012. The relevant provisions are Article II. B. and C. which identify the beneficiaries and the manner in which their shares are to be administered, and Article IV. C.2.a. on page 16 which discusses the trustees for the grandchildren's trusts. Ted, please forward this to your siblings and advise them that they need to open a bank or brokerage account in the name of the trust for each child. The accounts will be titled: "\_\_\_\_\_ (name of parent-trustee), Trustee F/B/O \_\_\_\_\_ (name of child) under the Simon L. Bernstein Trust dated 7/25/2012."

We are in the process of assigning tax ID numbers for each of the 10 trusts. We will use the addresses for each of the parent-trustees. Once we have the numbers assembled, we will forward them to you.

Donald R. Tescher, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)

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4/29/2013

TS004649

**Donald Tescher**

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Saturday, April 27, 2013 3:07 PM  
**To:** Donald Tescher; Pam Simon  
**Subject:** RE: Bernstein Grandchildren's Trusts Under Simon Bernstein Revocable Trust

Once the trust accounts are open at the bank you are using, the money can be wired right after you send me account info.

**From:** Donald Tescher [mailto:dtescher@tescherspallina.com]  
**Sent:** Saturday, April 27, 2013 2:00 PM  
**To:** Pam Simon  
**Cc:** Ted Bernstein  
**Subject:** Re: Bernstein Grandchildren's Trusts Under Simon Bernstein Revocable Trust

Yes, when I get in on Monday I will email out a PDF copy of the trust. As to funding, speak to Ted as the only funding that may take place now is coming from Shirley's trust that, based on the exercise of the power of appointment, is to be added to these trusts.

Sent from my iPhone  
 Donald R Tescher, Esq.  
 Tescher & Spallina, P.A.  
 4855 Technology Way  
 suite 720  
 Boca Raton, FL 33431  
 561-997-7008  
 Cell: 561-901-7972

On Apr 27, 2013, at 1:45 PM, "Pam Simon" <pambsimon@me.com> wrote:

Can we get a copy of Simon's trust and molly's tax id #? also, how long between opening the account and wiring the money/

On Apr 27, 2013, at 10:54 AM, Donald Tescher <dtescher@tescherspallina.com> wrote:

Give them a copy of Simon's trust. If they have any questions, you can refer them to me.

Sent from my iPhone  
 Donald R Tescher, Esq.  
 Tescher & Spallina, P.A.  
 4855 Technology Way  
 suite 720  
 Boca Raton, FL 33431  
 561-997-7008  
 Cell: 561-901-7972

On Apr 27, 2013, at 11:39 AM, "David (Scooter) Simon" <dsimon@stpcorp.com> wrote:

Will do but bank wants copy of trust

On Apr 27, 2013, at 10:32 AM, "Donald Tescher"  
 <dtescher@tescherspallina.com> wrote:

Pam: you need to open a banking or brokerage account in your name as trustee of the trust for the benefit under your father's trust. We can provide a tax ID number. Any distribution to the trust from Shirley's trust will come from Ted who is the trustee of that trust.

4/28/2013

TS004650



**Donald Tescher**

**From:** Donald Tescher  
**Sent:** Wednesday, April 24, 2013 10:16 AM  
**To:** 'Ted Bernstein'  
**Cc:** Robert Spallina  
**Subject:** RE: Bernstein Grandchildren's Trusts Under Simon Bernstein Revocable Trust

Ted:

We will need each grandchild's full name and date of birth. Each parent (you and your siblings) will be the trustee of their child's trust. At age 25 the child becomes a co-trustee. Each of the trusts will be assigned a tax ID number. You all can individually decide where you wish to open any bank or brokerage accounts. All of the provisions for these trusts are spelled out in Simon's Trust document. As trustees, you each have fiduciary duties and responsibilities to your beneficiary-child.

Unless separately engaged by us, we do not represent the grandchildren or their trustee-parent with respect to these trusts. At the conclusion of Simon's estate administration, Robert and I as the personal representatives and trustees will cause the remaining assets of his estate and trust to be distributed to these trusts.

Donald R. Tescher, Esq.  
 TESCHER & SPALLINA, P.A.  
 4855 Technology Way, Suite 720  
 Boca Raton, FL 33431  
 Telephone: 561-997-7008  
 Facsimile: 561-997-7308  
[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)

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**From:** Ted Bernstein [<mailto:tbernstein@lifeinsuranceconcepts.com>]  
**Sent:** Wednesday, April 24, 2013 9:11 AM  
**To:** Donald Tescher  
**Subject:** Re: Bernstein Grandchildren's Trusts Under Simon Bernstein Revocable Trust

Don - I will call you today. None of the grandchildren are 25 yet.

Ted Bernstein  
 561-988-8984  
[tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com)

On Apr 23, 2013, at 4:09 PM, "Donald Tescher" <[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)> wrote:

*Call sent  
 crisis  
 appeared  
 Done  
 4/24/13  
 D*

4/24/2013

TS004653

**CONFORMED COPY**

WILL OF

SIMON L. BERNSTEIN

The original of this Will is being held in the safe deposit box of the law firm of Tescher & Spallina, P.A.

I, SIMON L. BERNSTEIN, of Palm Beach County, Florida, hereby revoke all my prior Wills and Codicils and make this Will. I am a widower, but in the event that I marry subsequent to the execution of this Will, I specifically make no provision for my spouse. My children are TED S. BERNSTEIN, PAMELA B. SIMON, ELIOT BERNSTEIN, JILL IANTONI and LISA S. FRIEDSTEIN.

### ARTICLE I. TANGIBLE PERSONAL PROPERTY

I give such items of my tangible personal property to such persons as I may designate in a separate written memorandum prepared for this purpose. I give to my children who survive me, divided among them as they agree, or if they fail to agree, divided among them by my Personal Representatives in as nearly equal shares as practical my personal effects, jewelry, collections, household furnishings and equipment, automobiles and all other non-business tangible personal property other than cash, not effectively disposed of by such memorandum, and if no child of mine survives me, this property shall pass with the residue of my estate.

### ARTICLE II. EXERCISE OF POWER OF APPOINTMENT

Under Subparagraph E.1. of Article II. of the SHIRLEY BERNSTEIN TRUST AGREEMENT dated May 20, 2008, (the "*Shirley Trust*"), I was granted a special power of appointment upon my death to direct the disposition of the remaining assets of the Marital Trust and the Family Trust established under the Shirley Trust. Pursuant to the power granted to me under the Shirley Trust, upon my death, I hereby direct the then serving Trustees of the Marital Trust and the Family Trust to divide the remaining trust assets into equal shares for my then living grandchildren and distribute said shares to the then serving Trustees of their respective trusts established under Subparagraph II.B. of my Existing Trust, as referenced below, and administered pursuant to Subparagraph II.C. thereunder.

### ARTICLE III. RESIDUE OF MY ESTATE

I give all the residue of my estate, including my homestead, to the Trustee then serving under my revocable Trust Agreement dated May 20, 2008, as amended and restated from time to time and on even date herewith (the "*Existing Trust*"), as Trustee without bond, but I do not exercise any powers of appointment held by me except as provided in Article II., above, and in the later paragraph titled "Death Costs." The residue shall be added to and become a part of the Existing Trust, and shall be held under

LAST WILL  
OF SIMON L. BERNSTEIN

LAW OFFICES  
**TESCHER & SPALLINA, P.A.**

TS004656

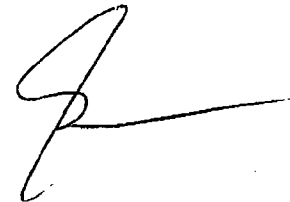
C. **Upon My Death.** Upon my death the Trustee shall collect and add to the trust all amounts due to the trust under any insurance policy on my life or under any death benefit plan and all property added to the trust by my Will or otherwise. After paying or providing for the payment from the augmented trust of all current charges and any amounts payable under the later paragraph captioned "Death Costs," the Trustee shall hold the trust according to the following provisions.

## ARTICLE II. AFTER MY DEATH

A. **Disposition of Tangible Personal Property.** If any non-business tangible personal property other than cash (including, but not limited to, my personal effects, jewelry, collections, household furnishings, and equipment, and automobiles) is held in the trust at the time of my death, such items shall be promptly distributed by the Trustee of the trust to such person or persons, including my estate, as to the item or items or proportion specified, as I may appoint, and to the extent that any such items are not disposed of by such appointment, such items shall be disposed of by the Trustee of the trust in exactly the same manner as such items would have been disposed of under the terms and provisions of my Will (including any Codicil thereto, or what the Trustee in good faith believes to be such Will and Codicil) had such items been included in my probate estate. Any such items which are not effectively disposed of pursuant to the preceding sentence shall pass with the other trust assets.

B. **Disposition of Trust Upon My Death.** Upon my death, the remaining assets in this trust shall be divided among and held in separate Trusts for my then living grandchildren. Each of my grandchildren for whom a separate trust is held hereunder shall hereinafter be referred to as a "*beneficiary*" with the separate Trusts to be administered as provided in Subparagraph II.C.

C. **Trusts for Beneficiaries.** The Trustee shall pay to the beneficiary and the beneficiary's children, such amounts of the net income and principal of such beneficiary's trust as is proper for the Welfare of such individuals. Any income not so paid shall be added to principal each year. After a beneficiary has reached any one or more of the following birthdays, the beneficiary may withdraw the principal of his or her separate trust at any time or times, not to exceed in the aggregate 1/3 in value after the beneficiary's 25th birthday, 1/2 in value (after deducting any amount previously subject to withdrawal but not actually withdrawn) after the beneficiary's 30th birthday, and the balance after the beneficiary's 35th birthday, provided that the withdrawal powers described in this sentence shall not apply to any grandchild of mine as beneficiary of a separate trust. The value of each trust shall be its value as of the first exercise of each withdrawal right, plus the value of any subsequent addition as of the date of addition. The right of withdrawal shall be a privilege which may be exercised only voluntarily and shall not include an involuntary exercise. If a beneficiary dies with assets remaining in his or her separate trust, upon the beneficiary's death the beneficiary may appoint his or her trust to or for the benefit of one or more of any of my lineal descendants (excluding from said class, however, such beneficiary and such beneficiary's creditors, estate, and creditors of such beneficiary's estate). Any part of his or her trust such beneficiary does not effectively appoint shall upon his or her death be divided among and held in separate Trusts for the following persons:



## Donald Tescher

---

**From:** Ted Bernstein [tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Monday, April 22, 2013 8:06 PM  
**To:** Donald Tescher  
**Subject:** Trusts for my kids

Donald - what do we need to do for creation of the 3 kids trusts to establish enough for me to transfer money into their accounts? I have paperwork from JP Morgan to open accounts. Is this something we can do in next day or two?

Thanks...

Ted  
561-988-8984  
tbernstein@lifeinsuranceconcepts.com

Estate of Bernstein, Simon  
Assets

11187.006



Fair Market Value Appraisal  
Of  
Personal Property  
Prepared for  
The Estate of Mr. Simon Bernstein

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**Table of Contents**

Page 1. Report Cover

Page 2. Table of Contents

Page 3-4. Scope of Work/Terms and Conditions

Page 4. List of Equipment and Reference Materials

Page 5-9. Body of Appraisal

Page 10. NAJA Certification of Appraisal Practice

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**April Matteini, G.G.**  
**A. Matteini & Co. LLC**  
**Fair Market Value Appraisal**  
**Scope of Work /Terms and Conditions**

This appraisal (the "Appraisal") has been prepared by April L. Matteini, G.G. and A. Matteini & Co. LLC (the "Appraiser") and is intended solely for the use of The Estate of Mr. Simon Bernstein (the "Client"), or Client's duly authorized representative, and shall not be disseminated to, relied upon by, or used by any third party. By acceptance and/or use of the Appraisal and/or this appraisal report (the "Appraisal Report") by Client or Client's authorized representative(s), Client agrees to these Scope of Work/Terms and Conditions. The Appraisal Report may not be reproduced in any form without the written consent of Appraiser. Appraiser assumes no responsibility for any unauthorized use of the Appraisal. Possession of the Appraisal Report or any copy of it does not carry with it the right of publication.

To determine the value of the property subject to the Appraisal, Appraiser has used the Market Comparison approach. This approach considers the most accessible information on recent sales of like material. The market comparison approach determines the value which one would pay for an object of similar style, origin, artistic merit or maker. The values in this report are the Fair Market Values, as defined by the IRS, for the piece(s) on September 13, 2012, the date of Mr. Bernstein's death. The appraised property is assumed to be marketable. The value is not valid for retail purposes. In no way does the Appraisal constitute an offer to buy. The Appraisal should not be construed as proof of ownership of the items appraised. The appraised value is based on Appraiser's professional opinion and is not guaranteed. No opinion is expressed as to future or past value. Opinion of quality and grade may vary upon reexamination by another qualified appraiser/gemologist. Changing market conditions may require reappraisal and updated valuation in the future. It shall be Client's obligation to request a reappraisal

Unless noted, Appraiser personally inspected each item of property included in the Appraisal Report. Any sizes or weights were measured, but must still be considered approximate. The weights of mounted gemstones are estimated using accepted gemological formulas. Actual unmounted weights may differ. The quality of the evaluation of a gemstone may differ when removed from the mounting. Some enhancing treatments of diamonds and/or colored gemstones are undetectable by standard gemological equipment. Detection of any enhancements is limited to the gemological equipment on hand. Client has the option, at Client's expense, to submit any article described in the Appraisal to a fully equipped gemological laboratory for further evaluation. Mountings bearing a metal karat or content mark have not been tested to verify their content. Unless otherwise noted, watch cases have not been opened to prevent the voiding of any manufacturer's warranties. The condition of any item, unless otherwise noted, should be considered fair to good.

The descriptions of property in the Appraisal Report are statements of opinion and are not an endorsement expressed or implied, as to the merchantability, correctness of description, genuineness, authenticity or provenance of the particular piece described. The photographs attached to the Appraisal Report are for reference only and not an accurate representation of the size, color, or condition of the gemstone or jewelry.

Fees for the Appraisal are calculated hourly and/or as a flat fee. Compensation to Appraiser for completing the Appraisal is not contingent upon reporting a predetermined value, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of the Appraisal.

Client shall indemnify, defend, and hold Appraiser harmless from and against any actions, claims, liabilities, expenses,

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incurred as a result of claims based on or arising from the appraisal, including but not limited to claims raised by third parties unrelated to the immediate purpose of this appraisal. Any controversy or claim arising out of or relating to this Terms and Conditions, or breach thereof, shall be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association, and judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The jewelry of The Estate of Mr. Simon Bernstein was appraised on May 14, 2013 at the office of Tescher & Spallina, 4855 Technology Way, Suite 720, Boca Raton, FL 33431. This Appraisal Report contains ten (10) pages.

As requested by counsel, this Appraisal Report has been provided via e-mail to Client's counsel, hard copies may be requested by contacting A. Matteini & Co.

Spot gold on September 13, 2012: \$1773.40 USD per oz.

Estimated Total Fair Market Value: \$63,205.00 (Sixty-three thousand two hundred five USD)

#### List of Equipment and Reference Materials

1. Stereo Microscope
2. Day light lamp
3. UV lamp
4. Fiber optic lamp
5. Gem refractometer
6. Hand held diamond gauge
7. Portable scale
8. Hand held eye loupe 10X
9. Hand held spectroscope
10. GemOro Master Diamond Grading Set (E, G, I, K, M)
11. Industry pricing guides

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**Item No. 001**

**Platinum and Diamonds Ring Mounting**

Designed as a three-stone ring mounting with a center four-prong basket head for a round stone, flanked by two round brilliant cut diamonds in similar heads, tapering hoop, signed David Stein, stamped PLAT, 6.128 dwt gross weight

Two (2) Round Brilliant Cut Diamonds

Measurements: 5.05mm x 5.05mm x 3.05 and 5.10mm x 5.12mm x 3.00mm

Carat weight: .47ct each by formula, .94cts total weight by formula

Clarity: VS2

Color: G

**Estimated Fair Market Value: \$1,625.00**  
**(One thousand six hundred twenty-five USD)**

**Item No. 002**

**One (1) Round Brilliant Cut Diamond**

Measurements: 10.65mm x 10.72mm x 6.6

Carat weight: 4.78ct

Clarity: SI2

Girdle: medium to thick (indented naturals)

Culet: none

Color: I

**Estimated Fair Market Value: \$31,300.00**  
**(Thirty-one thousand three hundred USD)**

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**Item No. 003**

**Platinum and Diamonds Ring Mounting**

Three stone ring mounting, designed for a rectangular cut center stone with a basket-style head, flanked by two triangle brilliant cut diamonds set in similar heads, cathedral style tapering hoop stamped Pt 950, 5.08 dwt gross weight

Two (2) Triangle Brilliants Cut Diamonds

Measurements: 6.4mm x 6.6mm x 2.70mm & 6.28mm x 7.0mm x 2.80mm

Carat weight: .65ct by formula & .70ct by formula, 1.35cts total weight by fomula

Clarity: VS2, SI1

Girdle: faceted, very thick

Color: I

**Estimated Fair Market Value: \$2,420.00**  
**(Two thousand four hundred twenty USD)**

**Item No. 004**

**One (1) Radiant Cut (Modified Rectangular Brilliant) Diamond**

Measurements: 11.12mm x 10.95mm x 6.85mm

Carat weight: 7.18ct

Clarity: I1

Color: J

**Estimated Fair Market Value: \$19,500**  
**(Nineteen thousand five hundred USD)**

**Item No. 005**

**Platinum and Diamonds Band**

Designed in an eternity style with round brilliant cut diamonds in a shared prong mounting, composed of eighteen (18) round brilliant cut diamonds, 4.90dwt gross weight

Eighteen (18) Round Brilliant Cut Diamonds

Measurements: ranging in sizes 3.7-3.8mm x 2.3-2.4mm

Carat weight: approximately .20ct each, 3.60cts total weight by formula

Clarity: SI1-I1 (most are chipped)

Color: H-I

**Estimated Fair Market Value: \$1,145.00**  
**(One thousand one hundred forty-five USD)**

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**Item No. 006**

**14kt Yellow Gold Bracelet**

Designed with elongated, flat curb links, lobster claw closure, stamped 585, 8.02dwt gross weight

**Estimated Fair Market Value: \$315.00**  
**(Three hundred fifteen USD)**

**Item No. 007**

**14kt Yellow Gold and Moss Agate Pendant Necklace**

Featuring a tooth shaped piece of polished moss agate with yellow gold end caps (one end loose) suspended from a reeded rolo link chain, stamped 585, chain weight 5.89dwt

**Estimated Fair Market Value: \$230.00**  
**(Two hundred thirty USD)**

**Item No. 008**

**14kt Yellow Gold Neck Chain**

Designed with stylized rope twist design links and figure '8' links, completed by a lobster claw closure, stamped 585, approximately 15in., approximately 35.0 dwt

**Estimated Fair Market Value: \$1,365.00**  
**(One thousand three hundred sixty-five USD)**

**Item No. 009**

**14kt Colored Jade Cluster Ring**

Designed with six pear-shaped jade cabochons in a floral motif, (red, white lavender, black) in two-prong and v-prong heads, with stylized gold wire leaf accents, on a simple yellow gold hoop, stamped 14k, 4.12 dwt gross weight

**Estimated Fair Market Value: \$140.00**  
**(One hundred forty USD)**

**Item No. 010**

**14kt Yellow Gold Hunter's Case Pocket Watch**

43mm case with engine turned details, white enamel dial with Roman numerals (case back would not open)

**Estimated Fair Market Value: \$350.00**  
**(Three hundred fifty USD)**

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**Item No. 011**

**Pair of Costume Jewelry Earrings**

Design as chandelier earrings with rhinestone accents, white metal mounting

**Estimated Fair Market Value: No Commercial Value**

**Item No. 012**

**14kt Yellow Gold Signet Ring**

Gentleman's ring, top features a stylized B initial, signed Tiffany & Co. stamped 14kt, maker's mark for Larter & Sons, 9.37dwt gross weight

**Estimated Fair Market Value: \$490.00**  
**(Four hundred ninety USD)**

**Item No. 013**

**14kt Yellow Gold and Sapphires Cufflinks**

Designed as florentine finish ovals centered by round faceted blue sapphires, 2.5mm, set in applied low prong heads, applied oval frame with circular opening, signed Avedon, stamped 14k, swivel hinged finding, 6.56dwt gross weight

**Estimated Fair Market Value: \$255.00**  
**(Two hundred fifty-five USD)**

**Item No. 014**

**18kt Yellow Gold Coin Pendant Watch**

Corum, Swiss made, Circa 1970

Limited Edition Design Commemorating the Foundation of the State of Israel

One side features 12 Stars of David for the Twelve Tribes of Israel and reads: "Long Live the People of Israel", verso features 2 Stars of David and a Menorah, swiveling within a custom made oval, open frame; together with a curb link watch chain with spring ring and swivel hook, stamped 585 maker's mark, 11.66 dwt

**Estimated Fair Market Value: \$4,000.00**  
**(Four thousand USD)**

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**Item No. 015**

**18kt Yellow Gold, Diamonds and Enamel Pin**

Rectangular pin, 17mm x 18mm, with a yellow gold frame and black enamel background featuring the initials AI with single cut diamond accents, stamped 18k, 2.30dwt gross weight

Ten (10) Single Cut Diamonds

Carat weight: .02ct each, .20cts total weight by formula

Clarity: VS2

Color: G-H

**Estimated Fair Market Value: \$70.00**  
**(Seventy USD)**


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**National Association of Jewelry Appraisers  
Certification of Appraisal Practice**

I, April L. Matteini, a Certified Member of NAJA, certify that, to the best of my knowledge and belief that:

1. The statements of fact contained in this appraisal report are true and correct;
2. The reported analysis, opinion and conclusions are limited only by the reported assumptions and limiting conditions, and are this appraiser's personal, unbiased, professional analysis, opinions, conclusions and valuations.
3. This appraiser has no present or prospective interest in the object (s) which is the subject of this appraisal report which might prevent making a fair and unbiased appraisal
4. The appraiser has no personal interest or bias with respect to the parties involved; the appraiser does not have a personal or business relationship with the parties involved which would lead a reasonable person to question the objectivity and validity of this report
5. The appraiser's compensation is not contingent upon action or event resulting from the analyses, opinions, or conclusions in, or the use of this report;
6. This appraiser's compensation is based on an hourly rate and is not dependent upon the amount of value determined at the conclusion of the work, neither as a fixed percentage of the value determination, nor as compensation connected to a predetermined scale relating fee to value range;
7. This appraiser has made a personal, physical inspection of the object(s) specified in this report;
8. This appraiser received no separate significant professional assistance;
9. The analyses, opinions, conclusions and valuation in this report were developed and the report prepared, in conformity with the National Association of Jewelry Appraiser's Professional Code of Ethics
10. The knowledge developed in the appraisal will be maintained confidential between this appraiser and the client.
11. This appraiser does not have a potential future interest in the articles specified in this appraisal report.
12. This appraiser does have a personal/business relationship with the parties requesting this appraisal report
13. This Estimated value was provided as a service to the client and the appraiser was not involved in the sale of the appraised item(s).



April L. Matteini, G.G. (Gemological Institute of America)  
Certified Member, National Association of Jewelry Appraisers  
A. Matteini & Co. LLC

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**PAYER'S Name, Street Address, City, State, and ZIP code**

JOHN HANCOCK LIFE INS. CO. (U.S.A.)  
 1-800-689-7937, WWW.JHPENSIONS.COM  
 PO BOX 600  
 BUFFALO, NY, 14201-0600

1913

**RECIPIENT'S Name and Address**

0259732 01 AT 0.374 \*\*AUTO T70 0506 33496- 8899- 01

  
 SIMON L BERNSTEIN  
 GRP008533900  
 7020 LIONS HEAD LANE  
 BOCA RATON, FL 33496-5931

Customer service phone number (800) 689-7937	10 Amount allocable to IRR within 5 years \$	11 1st year of desig. Roth contrib.
PAYER'S Federal ID # 01-0233346	RECIPIENT'S ID # XXX-XX-5211	Account Number (see instructions) GRP008533900

FORM 1099-R (keep for your records)

www.irs.gov/form1099r

Department of the Treasury - Internal Revenue Service

1 Gross distribution \$ 4150.00	2a Taxable amount \$ 4150.00	OMB No. 1545-0119 <b>2012</b> Form 1099-R: Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. <small>This information is being furnished to the Internal Revenue Service.</small>	
2b Taxable amount not determined	Total distribution		
3 Capital gain (included in Box 2a) \$	4 Federal income tax withheld \$ 415.00		
5 Employee contributions/ Designated Roth contributions or insurance premiums \$	6 Net unrealized appreciation in employer's securities \$		
7 Distribution code(s) 7	IRA/SEP/SIMPLE	8 Other \$	%
9a Your percentage of total distribution %	9b Total employee contributions \$		
12 State tax withheld \$	13 State/Payer's state no.	14 State distribution \$	
15 Local tax withheld \$	16 Name of locality	17 Local distribution \$	

**COPY C**  
For Recipient's Records

**PAYER'S Name, Street Address, City, State, and ZIP code**

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 1-800-689-7937, WWW.JHPENSIONS.COM  
 PO BOX 600  
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7 Distribution code(s) 7	IRA/SEP/SIMPLE	8 Other \$	%
9a Your percentage of total distribution %	9b Total employee contributions \$		
12 State tax withheld \$	13 State/Payer's state no.	14 State distribution \$	
15 Local tax withheld \$	16 Name of locality	17 Local distribution \$	

**COPY 2**  
File this copy with your state, city, or local income tax return, when required.

**PAYER'S Name, Street Address, City, State, and ZIP code**

JOHN HANCOCK LIFE INS. CO. (U.S.A.)  
 1-800-689-7937, WWW.JHPENSIONS.COM  
 PO BOX 600  
 BUFFALO, NY, 14201-0600

1913

**RECIPIENT'S Name and Address**

SIMON L BERNSTEIN  
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7 Distribution code(s) 7	IRA/SEP/SIMPLE	8 Other \$	%
9a Your percentage of total distribution %	9b Total employee contributions \$		
12 State tax withheld \$	13 State/Payer's state no.	14 State distribution \$	
15 Local tax withheld \$	16 Name of locality	17 Local distribution \$	

**COPY B**  
Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return.



Fair Market Value Appraisal  
Of  
Personal Property  
Prepared for  
The Estate of Mr. Simon Bernstein

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A handwritten signature in black ink, appearing to be 'AM', located in the bottom right corner of the page.

**Table of Contents**

Page 1. Report Cover

Page 2. Table of Contents

Page 3-4. Scope of Work/Terms and Conditions

Page 4. List of Equipment and Reference Materials

Page 5-9. Body of Appraisal

Page 10. NAJA Certification of Appraisal Practice

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**April Matteini, G.G.**  
**A. Matteini & Co. LLC**  
**Fair Market Value Appraisal**  
**Scope of Work /Terms and Conditions**

This appraisal (the "Appraisal") has been prepared by April L. Matteini, G.G. and A. Matteini & Co. LLC (the "Appraiser") and is intended solely for the use of The Estate of Mr. Simon Bernstein (the "Client"), or Client's duly authorized representative, and shall not be disseminated to, relied upon by, or used by any third party. By acceptance and/or use of the Appraisal and/or this appraisal report (the "Appraisal Report") by Client or Client's authorized representative(s), Client agrees to these Scope of Work/Terms and Conditions. The Appraisal Report may not be reproduced in any form without the written consent of Appraiser. Appraiser assumes no responsibility for any unauthorized use of the Appraisal. Possession of the Appraisal Report or any copy of it does not carry with it the right of publication.

To determine the value of the property subject to the Appraisal, Appraiser has used the Market Comparison approach. This approach considers the most accessible information on recent sales of like material. The market comparison approach determines the value which one would pay for an object of similar style, origin, artistic merit or maker. The values in this report are the Fair Market Values, as defined by the IRS, for the piece(s) on September 13, 2012, the date of Mr. Bernstein's death. The appraised property is assumed to be marketable. The value is not valid for retail purposes. In no way does the Appraisal constitute an offer to buy. The Appraisal should not be construed as proof of ownership of the items appraised. The appraised value is based on Appraiser's professional opinion and is not guaranteed. No opinion is expressed as to future or past value. Opinion of quality and grade may vary upon reexamination by another qualified appraiser/gemologist. Changing market conditions may require reappraisal and updated valuation in the future. It shall be Client's obligation to request a reappraisal

Unless noted, Appraiser personally inspected each item of property included in the Appraisal Report. Any sizes or weights were measured, but must still be considered approximate. The weights of mounted gemstones are estimated using accepted gemological formulas. Actual unmounted weights may differ. The quality of the evaluation of a gemstone may differ when removed from the mounting. Some enhancing treatments of diamonds and/or colored gemstones are undetectable by standard gemological equipment. Detection of any enhancements is limited to the gemological equipment on hand. Client has the option, at Client's expense, to submit any article described in the Appraisal to a fully equipped gemological laboratory for further evaluation. Mountings bearing a metal karat or content mark have not been tested to verify their content. Unless otherwise noted, watch cases have not been opened to prevent the voiding of any manufacturer's warranties. The condition of any item, unless otherwise noted, should be considered fair to good.

The descriptions of property in the Appraisal Report are statements of opinion and are not an endorsement expressed or implied, as to the merchantability, correctness of description, genuineness, authenticity or provenance of the particular piece described. The photographs attached to the Appraisal Report are for reference only and not an accurate representation of the size, color, or condition of the gemstone or jewelry.

Fees for the Appraisal are calculated hourly and/or as a flat fee. Compensation to Appraiser for completing the Appraisal is not contingent upon reporting a predetermined value, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of the Appraisal.

Client shall indemnify, defend, and hold Appraiser harmless from and against any actions, claims, liabilities, expenses,

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incurred as a result of claims based on or arising from the appraisal, including but not limited to claims raised by third parties unrelated to the immediate purpose of this appraisal. Any controversy or claim arising out of or relating to this Terms and Conditions, or breach thereof, shall be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association, and judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The jewelry of The Estate of Mr. Simon Bernstein was appraised on May 14, 2013 at the office of Tescher & Spallina, 4855 Technology Way, Suite 720, Boca Raton, FL 33431. This Appraisal Report contains ten (10) pages.

As requested by counsel, this Appraisal Report has been provided via e-mail to Client's counsel, hard copies may be requested by contacting A. Matteini & Co.

Spot gold on September 13, 2012: \$1773.40 USD per oz.

Estimated Total Fair Market Value: \$63,205.00 (Sixty-three thousand two hundred five USD)

#### List of Equipment and Reference Materials

1. Stereo Microscope
2. Day light lamp
3. UV lamp
4. Fiber optic lamp
5. Gem refractometer
6. Hand held diamond gauge
7. Portable scale
8. Hand held eye loupe 10X
9. Hand held spectroscope
10. GemOro Master Diamond Grading Set (E, G, I, K, M)
11. Industry pricing guides

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**Item No. 001**

**Platinum and Diamonds Ring Mounting**

Designed as a three-stone ring mounting with a center four-prong basket head for a round stone, flanked by two round brilliant cut diamonds in similar heads, tapering hoop, signed David Stein, stamped PLAT, 6.128 dwt gross weight

Two (2) Round Brilliant Cut Diamonds

Measurements: 5.05mm x 5.05mm x 3.05 and 5.10mm x 5.12mm x 3.00mm

Carat weight: .47ct each by formula, .94cts total weight by formula

Clarity: VS2

Color: G

**Estimated Fair Market Value: \$1,625.00**  
**(One thousand six hundred twenty-five USD)**

**Item No. 002**

**One (1) Round Brilliant Cut Diamond**

Measurements: 10.65mm x 10.72mm x 6.6

Carat weight: 4.78ct

Clarity: SI2

Girdle: medium to thick (indented naturals)

Culet: none

Color: I

**Estimated Fair Market Value: \$31,300.00**  
**(Thirty-one thousand three hundred USD)**

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**Item No. 003**

**Platinum and Diamonds Ring Mounting**

Three stone ring mounting, designed for a rectangular cut center stone with a basket-style head, flanked by two triangle brilliant cut diamonds set in similar heads, cathedral style tapering hoop stamped Pt 950, 5.08 dwt gross weight

Two (2) Triangle Brilliants Cut Diamonds

Measurements: 6.4mm x 6.6mm x 2.70mm & 6.28mm x 7.0mm x 2.80mm

Carat weight: .65ct by formula & .70ct by formula, 1.35cts total weight by fomula

Clarity: VS2, SI1

Girdle: faceted, very thick

Color: I

**Estimated Fair Market Value: \$2,420.00**  
**(Two thousand four hundred twenty USD)**

**Item No. 004**

**One (1) Radiant Cut (Modified Rectangular Brilliant) Diamond**

Measurements: 11.12mm x 10.95mm x 6.85mm

Carat weight: 7.18ct

Clarity: I1

Color: J

**Estimated Fair Market Value: \$19,500**  
**(Nineteen thousand five hundred USD)**

**Item No. 005**

**Platinum and Diamonds Band**

Designed in an eternity style with round brilliant cut diamonds in a shared prong mounting, composed of eighteen (18) round brilliant cut diamonds, 4.90dwt gross weight

Eighteen (18) Round Brilliant Cut Diamonds

Measurements: ranging in sizes 3.7-3.8mm x 2.3-2.4mm

Carat weight: approximately .20ct each, 3.60cts total weight by formula

Clarity: SI1-I1 (most are chipped)

Color: H-I

**Estimated Fair Market Value: \$1,145.00**  
**(One thousand one hundred forty-five USD)**

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**Item No. 006**

**14kt Yellow Gold Bracelet**

Designed with elongated, flat curb links, lobster claw closure, stamped 585, 8.02dwt gross weight

**Estimated Fair Market Value: \$315.00**  
**(Three hundred fifteen USD)**

**Item No. 007**

**14kt Yellow Gold and Moss Agate Pendant Necklace**

Featuring a tooth shaped piece of polished moss agate with yellow gold end caps (one end loose) suspended from a reeded rolo link chain, stamped 585, chain weight 5.89dwt

**Estimated Fair Market Value: \$230.00**  
**(Two hundred thirty USD)**

**Item No. 008**

**14kt Yellow Gold Neck Chain**

Designed with stylized rope twist design links and figure '8' links, completed by a lobster claw closure, stamped 585, approximately 15in., approximately 35.0 dwt

**Estimated Fair Market Value: \$1,365.00**  
**(One thousand three hundred sixty-five USD)**

**Item No. 009**

**14kt Colored Jade Cluster Ring**

Designed with six pear-shaped jade cabochons in a floral motif, (red, white lavender, black) in two-prong and v-prong heads, with stylized gold wire leaf accents, on a simple yellow gold hoop, stamped 14k, 4.12 dwt gross weight

**Estimated Fair Market Value: \$140.00**  
**(One hundred forty USD)**

**Item No. 010**

**14kt Yellow Gold Hunter's Case Pocket Watch**

43mm case with engine turned details, white enamel dial with Roman numerals (case back would not open)

**Estimated Fair Market Value: \$350.00**  
**(Three hundred fifty USD)**

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**Item No. 011**

**Pair of Costume Jewelry Earrings**

Design as chandelier earrings with rhinestone accents, white metal mounting

**Estimated Fair Market Value: No Commercial Value**

**Item No. 012**

**14kt Yellow Gold Signet Ring**

Gentleman's ring, top features a stylized B initial, signed Tiffany & Co. stamped 14kt, maker's mark for Larter & Sons, 9.37dwt gross weight

**Estimated Fair Market Value: \$490.00  
(Four hundred ninety USD)**

**Item No. 013**

**14kt Yellow Gold and Sapphires Cufflinks**

Designed as florentine finish ovals centered by round faceted blue sapphires, 2.5mm, set in applied low prong heads, applied oval frame with circular opening, signed Avedon, stamped 14k, swivel hinged finding, 6.56dwt gross weight

**Estimated Fair Market Value: \$255.00  
(Two hundred fifty-five USD)**

**Item No. 014**

**18kt Yellow Gold Coin Pendant Watch**

Corum, Swiss made, Circa 1970

Limited Edition Design Commemorating the Foundation of the State of Israel

One side features 12 Stars of David for the Twelve Tribes of Israel and reads: "Long Live the People of Israel", verso features 2 Stars of David and a Menorah, swiveling within a custom made oval, open frame; together with a curb link watch chain with spring ring and swivel hook, stamped 585 maker's mark, 11.66 dwt

**Estimated Fair Market Value: \$4,000.00  
(Four thousand USD)**

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**Item No. 015**

**18kt Yellow Gold, Diamonds and Enamel Pin**

Rectangular pin, 17mm x 18mm, with a yellow gold frame and black enamel background featuring the initials AI with single cut diamond accents, stamped 18k, 2.30dwt gross weight

Ten (10) Single Cut Diamonds

Carat weight: .02ct each, .20cts total weight by formula

Clarity: VS2

Color: G-H

**Estimated Fair Market Value: \$70.00**  
**(Seventy USD)**

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**National Association of Jewelry Appraisers  
Certification of Appraisal Practice**

I, April L. Matteini, a Certified Member of NAJA, certify that, to the best of my knowledge and belief that:

1. The statements of fact contained in this appraisal report are true and correct;
2. The reported analysis, opinion and conclusions are limited only by the reported assumptions and limiting conditions, and are this appraiser's personal, unbiased, professional analysis, opinions, conclusions and valuations.
3. This appraiser has no present or prospective interest in the object (s) which is the subject of this appraisal report which might prevent making a fair and unbiased appraisal
4. The appraiser has no personal interest or bias with respect to the parties involved; the appraiser does not have a personal or business relationship with the parties involved which would lead a reasonable person to question the objectivity and validity of this report
5. The appraiser's compensation is not contingent upon action or event resulting from the analyses, opinions, or conclusions in, or the use of this report;
6. This appraiser's compensation is based on an hourly rate and is not dependent upon the amount of value determined at the conclusion of the work, neither as a fixed percentage of the value determination, nor as compensation connected to a predetermined scale relating fee to value range;
7. This appraiser has made a personal, physical inspection of the object(s) specified in this report;
8. This appraiser received no separate significant professional assistance;
9. The analyses, opinions, conclusions and valuation in this report were developed and the report prepared, in conformity with the National Association of Jewelry Appraiser's Professional Code of Ethics
10. The knowledge developed in the appraisal will be maintained confidential between this appraiser and the client.
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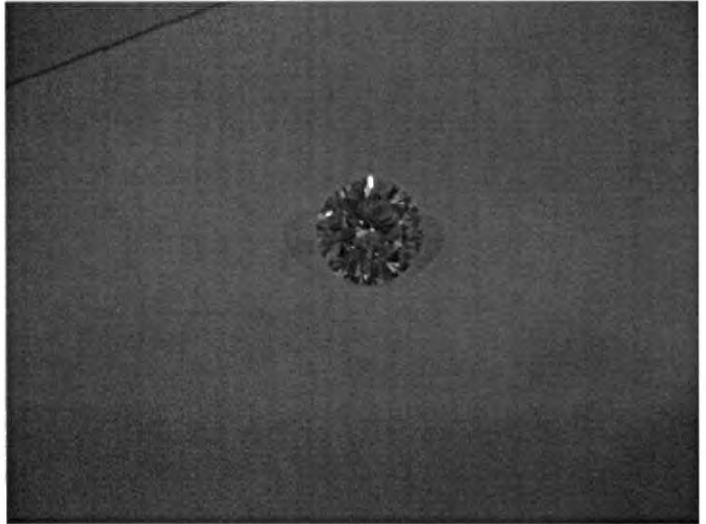
April L. Matteini, G.G. (Gemological Institute of America)  
Certified Member, National Association of Jewelry Appraisers  
A. Matteini & Co. LLC

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Item No. 001



item No. 002



Item No. 003 & 004



Item No. 005



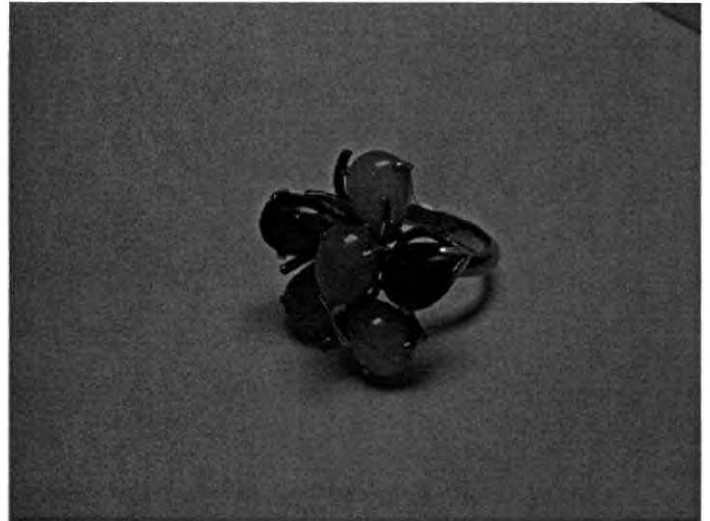
Item No. 006



Item No. 007



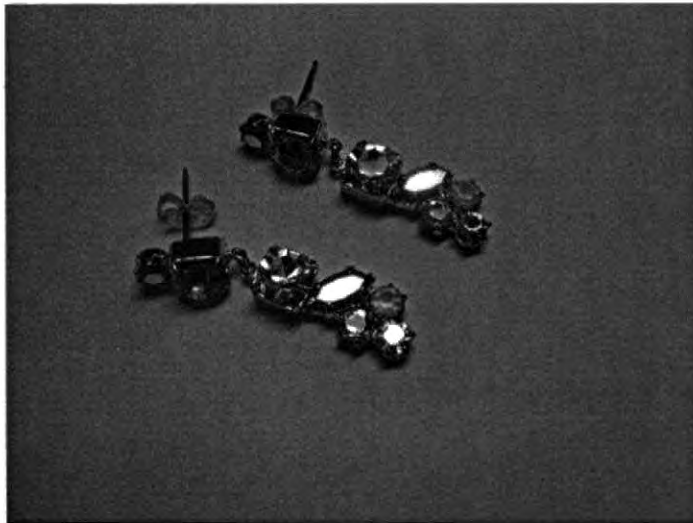
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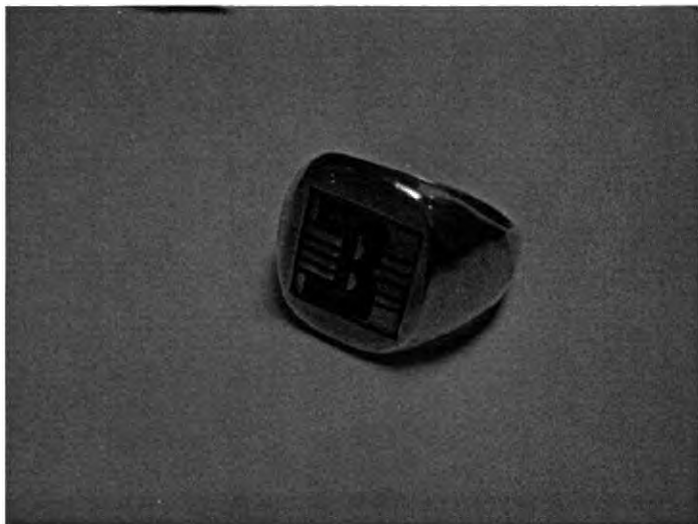
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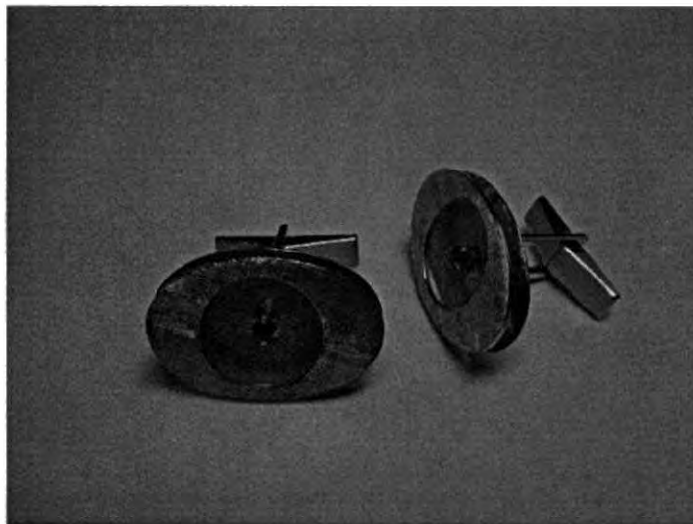
Item No. 010



Item No. 011



Item No. 012



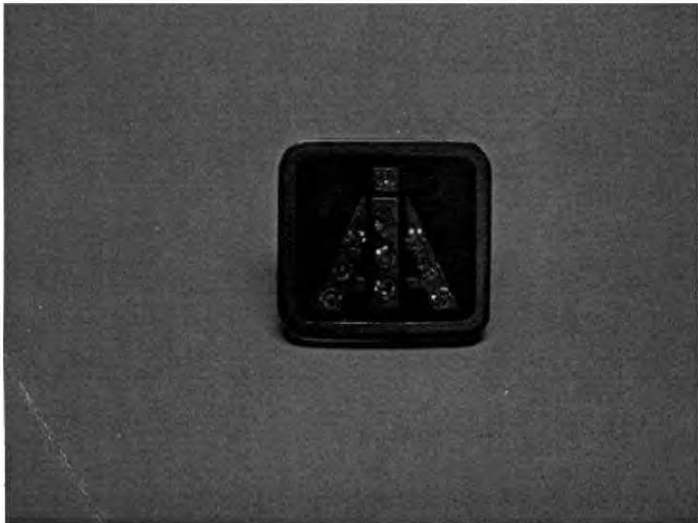
Item No. 013



Item No. 014



Item No. 014 verso



Item No. 015

***FAIR MARKET VALUE  
APPRAISAL***

***PERSONAL PROPERTY OF***

***Simon L. Bernstein***

***Effective Date: September 13, 2012***

Prepared by  
Robert A. Hittel, ASA, ISA AM  
3038 North Federal Highway  
Building I  
Fort Lauderdale, Florida 33306  
(954) 563-2819

**TABLE OF CONTENTS**

---

COVER LETTER..... 1-5

DESCRIPTIONS AND VALUES Lions Head Lane ..... 6-25

    Foyer ..... 6-7

    Living area..... 7-8

    Powder room ..... 8

    Dining area ..... 8-10

    Kitchen..... 10-11

    Family room ..... 11-13

    Powder room II ..... 13

    West hall ..... 13-14

    First floor northwest guest room ..... 15

    First floor west guest room ..... 15-16

    East sitting room ..... 16-18

    Stairwell ..... 18

    Study ..... 18-19

    Upstairs west hall..... 20

    West upstairs bath/closet..... 20-21

    West upstairs bedroom ..... 21-22

    North upstairs guest room ..... 22-23

    South upstairs guest room ..... 23

    West garage ..... 24

    East garage ..... 24

    Patio pool area..... 24-25

DESCRIPTIONS AND VALUES South Ocean Boulevard ..... 26-32

    Elevator area ..... 26

    Living/dining area ..... 26-28

    Master bedroom ..... 28-29

    Northeast guest room ..... 29-30

    Kitchen/family area..... 30-31

    Northwest guest room..... 31-32

    Balcony ..... 32



SUMMARY ..... 33-34

PROFESSIONAL PROFILE OF ROBERT A. HITTEL ..... 35-36

PROFESSIONAL PROFILE OF DIANE P. MARVIN ..... 37-39

PHOTOGRAPHS ..... Addendum

## FAIR MARKET VALUE APPRAISAL REPORT

January 22, 2013

Theodore Bernstein  
880 Berkeley Street  
Boca Raton, Florida 33487

Dear Mr. Bernstein,

At your request, Robert Hittel and Diane Marvin conducted an appraisal inspection and of the personal property located at 7020 Lions Head Lane, Boca Raton, Florida, and Robert Hittel conducted an appraisal inspection at 2494 South Ocean Boulevard, Unit C-5, Boca Raton, Florida. The property was represented as belonging to the estate of Simon L. Bernstein. The intended use of this appraisal is for the purpose of estate settlement.

This appraisal is to be used only for the function of estate settlement. Any other use of this appraisal renders it null and void. This report is intended for use by you, my client, your agents and by the Internal Revenue Service. Use of this report by others is not intended. In accordance with the *Uniform Standards of Professional Appraisal Practice* (USPAP), this report makes use of the Self-contained Appraisal Report option.

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

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

**The total FAIR MARKET value of the appraised items listed is \$51,135.00**

Relevant dates associated with this assignment include the following:

- Date of Inspection: January 8, 2013
- Effective Date of Appraisal: Value opinions are effective as the date of death, which you stated was September 13, 2012
- Date of Report: This report was prepared and signed on this date, January 22, 2013

### Scope of Work

The scope of work employed in this assignment, including the report content and the detail of that content, was dependent upon the needs of the client, the intended use of the report, the definition of value that we used, the effective date of the report, and the subject property's value-relevant characteristics.

- We personally inspected the items that are subject of this report to determine their value-relevant characteristics.
- While on site, we documented the relevant information in writing and took detailed high-resolution digital images of the property.
- We completed the necessary value research for past comparable sales and items currently offered for sale by searching Internet websites including, auction houses, completed E-bay sales, and specialty dealers.
- Value research also included making use of relevant resource books and value guides along with personal observations made at secondary market retail establishments, and local auctions and estate sales.
- We analyzed the market data, making adjustments as necessary for differences in value characteristics between the comparable and subject property, and arrived at our final opinion of value.
- Markets analyzed appeared stable: values were neither falling nor rising.
- For items of nominal value, for which extensive research is neither necessary, cost-effective, nor required by the client, minimal value research was conducted.
- We did not list foodstuffs, home office supplies, consumables, clothing (other than furs and appreciable articles of clothing having collector appeal), or items of personal nature such as family photographs, health aids, personal hygiene products, etc.
- No one provided us with significant assistance (either appraisal or otherwise) in the development of my opinions, analysis, or conclusions.

### Approach to Value

After due consideration of the cost approach and the income approach, the sales comparison approach to value was employed to determine the fair market value of the subject properties. In the sales comparison approach, the most relevant market is researched to locate comparable items which have sold in the past or which are currently being offered for sale. Adjustments in value are made to reflect differences (if any) in value-relevant characteristics between comparable properties and the subject properties.

The appraisers have relied on information supplied to them by the client, concerning undisputed title to the objects, acquisition history and purchased price, etc. The client in accepting this report acknowledges that the information supplied by him has been accurately transcribed and utilized by the appraisers. The client, in accepting this report, also acknowledges that no significant information has been withheld from the appraisers which may have caused the appraisers to arrive at a valuation conclusion different from the one(s) stated in the report, had such information been known at the time of the report's preparation.

Value conclusions were based on the appraisers' opinions of the items that were partially formed on critical assumptions based on information provided to the appraiser by the client. Critical assumptions are assumptions, which could be contrary to fact and which, if contrary to actual fact, could result in a different value conclusion.

Items were generally found to be in good condition and of good quality. Any alterations from original condition or damage are so noted in the appraisal report. Ordinary wear and tear common to these pieces is not noted. Quality, condition and desirability affect the appropriate market where items would be purchased by the public. This appraiser has considered several markets for the items of personal property.

All notes used in the preparation of this appraisal along with a copy of this appraisal are retained and are confidential. No one will have access without your permission. With the exception of you, my client, possession of this report or its copy does not carry with it the right of publication, nor may this report be used for any purpose by anyone other than you or authorized users without my previous written consent. If this report is reproduced, copied, or otherwise used it must be done so in the report's entirety including the cover document and all attachments. I am not responsible for any unauthorized changes to this report.

This report has been prepared, in conformity with the current version of the International Society of Appraisers Appraisal Report Writing Standard and Code of Ethics.

No change to any item in this report shall be made by anyone other than myself. Should, in conjunction with this appraisal, additional services of the appraiser be requested by the client, his agent, or his lawyer, or the courts (such as for added time researching for other value purposes, pretrial conferences, court appearances, court preparations, etc.), compensation for same time shall be at the customary hourly rate charged by the appraiser at that time.

The appraisers have based descriptions of the appraised objects on their professional experience in the field of antiques and residential contents, and on information supplied by third parties who are named in the report, when appropriate. Consequently, the appraisers believe that the descriptions of the appraised objects are accurate and correct. However, additional research by scholars in the field, at some point in the future, may cause the appraisers to alter their assessment of the objects described in the report. While every effort has been made by the appraisers to ascertain the accuracy of the descriptions of the appraised objects and their attributions, this report is not intended to serve as a certificate of authenticity or warranty.

Unless otherwise stated herein, the appraisal is based only on the readily apparent identity of the items appraised. In my opinion, no further guarantee of authenticity, genuineness, attribution, or authorship is required.

The appraisal values are based upon the whole interest undiminished by any liens, fractional interests, or any other forms of encumbrance. Mere possession of this appraisal is neither an indication of nor a certificate of title of ownership. Ownership and ownership interest at the time of donation were represented to me by you, my client, and no inquiry or investigation will be made nor is any opinion to be given as to the truth of such representation. There are no known prior sales of the subject property that have occurred within a reasonable time preceding the effective date of this appraisal.

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

**Certification of Appraisers**

We certify that to the best of our knowledge and belief:

- a. The statements of fact contained in this report are true and correct.
- b. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are our personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- c. We have no past, present, or prospective interest in the property that is the subject of this report, and I have no personal interest with respect to the parties involved.
- d. We have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding the acceptance of this assignment.
- e. We have no bias with respect to the property that is the subject of this property or to the parties involved with this assignment.
- f. Our engagement in this assignment was not contingent upon developing or reporting predetermined results.
- g. Our compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- h. Our analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- i. Robert Hittel has made a complete personal inspection of the property that is the subject of this report. Diane Marvin has made a complete personal inspection of the property on Lions Head Lane in addition to examining the photographs of South Ocean Boulevard.
- j. Unless noted elsewhere, no one provided significant professional assistance to the persons signing this report.

Unless otherwise stated, with the exception of the client or his agent, this appraisal is not intended to be used by or influence any particular person(s) or class(es) of persons, which might take some action in reliance upon it. Unless otherwise stated, this appraiser is not aware that the client intends to transmit any information contained in this report to any other person(s) or group(s). The appraiser's liability is limited to the client and the appraiser-identified intended users of this report as indicated herein to the exclusion of all others.


We are "qualified appraisers" within the meaning of Internal Revenue Reg. § 1.170A-13(c)(5) and we not "excluded appraisers" within the meaning of § 1.170A-13(c)(5)(iv). Our background, education, and experience qualify me to make appraisals of the type of property that is the subject of this appraisal. A list of our qualifications can be found in our Professional Profiles, which is attached to this report. We have not been prohibited from practicing before the IRS. We understand that a substantial or gross valuation misstatement resulting from an appraisal property that we know, or reasonably should have known, would be used in connection with an income tax return or claim for refund, may subject me to civil penalty under Internal Revenue Code § 6695A.

My Employee Identification Number (EIN) is: **20-8250332**

Sincerely,

A handwritten signature in black ink, appearing to read "Robert A. Hittel", with a long horizontal flourish extending to the right.

Robert A. Hittel, ASA, ISA AM  
Robert A. Hittel Appraisal Services, Inc.  
Accredited Senior Appraiser American Society of Appraisers  
Accredited Member of the International Society of Appraisers

A handwritten signature in black ink, appearing to read "Diane P. Marvin", with a long horizontal flourish extending to the right.

Diane P. Marvin, ISA CAPP  
Certified Member International Society of Appraisers

**DESCRIPTIONS AND VALUES**

Any damages will be noted in the appraisal report. Measurements, if provided, are in the order of HEIGHT first, WIDTH second, and DEPTH third. Measurements are approximate. The appraiser has seen all of the items listed.

**7020 LIONS HEAD LANE, BOCA RATON, FL**

**FOYER**

1.	NEEDLEPOINT RUG – 5 ½' X 3 ½' All over floral design with border, with additional colors of green, pink and brown	\$60.00
2.	COPPER BOWL – 36" Turned, circular, undecorated	100.00
3.	BENCH Early 20 <sup>th</sup> Century, Art Nouveau, mahogany, inlaid decoration, upholstered seat and back	400.00
4.	STATUES (2) Carved wood Lion, one standing, one sitting, glass eyes, modern decorative	700.00
5.	ORIENTAL RUG – 6' 2" X 3' 11" Hand knotted, wool on cotton, blue field, leafy scrolls and flowers, three borders, additional colors of tan, pink and ivory	100.00
6.	CENTER TABLE Octagonal beveled glass top, cast urn base with ring handles	350.00
7.	DECORATIONS	245.00
	- Ceramic sculpture by Fisher, couple kissing	20.00
	- (4) Glass cylinders with twigs, stones and silk orchids, various heights	175.00
	- Large covered pot with incised decoration, pottery	50.00
8.	TALL CASE CLOCK 19 <sup>th</sup> Century, oak, scroll bonnet, full turned columns flanking handpainted dial, Roman numerals, two key holes, second hand, calendar aperture, dial signed, "Hugh Roberts, Llangefni, Wales", paneled door flanked by half turned columns, bracket feet CONDITION: Refinished, restored	400.00

9.	PAINTING – 60” X 40” sight size Oil on canvas, flowering branches, no apparent signature, in wood frame	100.00
	<b>TOTAL FOR FOYER:</b>	<b>\$2,455.00</b>
	<b>LIVING AREA</b>	
10.	MIRROR – 87” X 31 ½” Square, gold and silver lacquered frame	\$200.00
11.	LITHOGRAPH – 12 ½” X 9 ¾” paper size Pierre August Renoir, French, (1841-1919) “Claude Renoir, Tête Baisée”, “Cat. # Ruger-Marx #14”, in gold frame Provenance: The J. L. Hudson Gallery, Michigan	1,000.00
12.	MISCELLANEOUS DECORATIONS	320.00
	- (2) White composition floor vases, over-all circle decoration	60.00
	- Mirror, gold oval frame	10.00
	- Statue - 60”, pottery, Pre-Colombian style figure wearing head ornament and traditional costume	100.00
	- Large metal bowl and pot, each with ring handles	70.00
	- (2) Chargers, 31” and 27” round, lacquered on stands, Made in Vietnam	80.00
13.	ARTIFICIAL FLORAL ARRANGEMENTS Silk lily and hydrangea in glass vase; silk orchid in ceramic vase; (7) silk calla lilies	55.00
14.	STANDS (2) Metal powder coated square tops on four footed pedestal base, two heights	75.00
15.	FLOOR SCREEN 6-fold, gold background with purple glitter flower outlines, black lacquer “frame”, mounted on wall	300.00
16.	SECTIONAL SOFAS (2) Gold fabric upholstery, each in two sections, curved, skirted, together with eight toss pillows	1,000.00
17.	COCKTAIL TABLE Oval glass top, “hammered” metal base with concave shelf	300.00
18.	ORIENTAL RUG – 12’ X 9’ Hand knotted, wool on cotton, black field with all-over flower design, three borders, additional colors of tan and ivory, “washed” finish	600.00



19.	BOWL – 19" diameter Waterford, "Evolution", round amber colored glass		75.00
20.	MISCELLANEOUS		85.00
	- Bowl - 18", ceramic with handpainted woman holding flower vase, signed, "Marsha B"	30.00	
	- Candlesnuffer	10.00	
	- (3) Silver composition candlesticks	45.00	
21.	MANTEL CLOCK – 12 ½" X 19 ½" Onyx, round enamel dial with Roman numerals, time and strike, sold through J.E. Caldwell & Co., Philadelphia		500.00
22.	FIREPLACE ACCESSORIES (2) Metal gate; black iron grate		50.00
23.	MISCELLANEOUS		215.00
	- (3) Silver metal candlesticks	30.00	
	- Standing iron Menorah	35.00	
	- Covered Urn – 56", pottery, with incised decoration	150.00	
	<b>TOTAL FOR LIVING AREA:</b>		<b>\$4,775.00</b>
	<b>POWDER ROOM</b>		
24.	MIRROR Carved and painted wood, birds on flowering trees, Mexico		\$100.00
25.	MISCELLANEOUS Plastic figural towel holder; mirror with woven frame; framed print of four 19 <sup>th</sup> century girls, in gold frame; domed trunk with floral painted decoration; framed portrait of a man, signed, "Daniel Lanzig, 1977", in silver frame		125.00
	<b>TOTAL FOR POWDER ROOM:</b>		<b>\$ 225.00</b>
	<b>DINING AREA</b>		
26.	MISCELLANEOUS DECORATIONS		\$285.00
	- Blue ceramic vase with dried material	15.00	
	- Lucite Menorah – 24", blue and clear	50.00	
	- (3) Vases, purple and clear cased glass, elongated, various heights, "Nouvell"	60.00	
	- (2) Murano glass birds, pink	30.00	
	- Mezuzah, Lladro doves; enamel tulip decoration and Jay Strongwater box	55.00	
	- Cobalt blue glass vase with Orchidium orchids	50.00	
	- Mirrored vase with silk flowers	25.00	

27.	SCULPTURE – 15 ½” X 31” Lladro, “Gondola of Love”, Ref. No: 1870	550.00
28.	ENGRAVINGS (8) – 7” X 10” image size Scenes of Jewish figures engaged in various gatherings, each signed and titled, in wood frames	200.00
29.	PAINTING – 28” X 19” sight size William Weintraub, American, 20 <sup>th</sup> Century Oil on canvas, signed and dated, “Weintraub ‘73”, young man with rifle, in wood frame	200.00
30.	LITHOGRAPH William Weintraub, American, 20 <sup>th</sup> Century 85/200, portrait of two elderly men, in wood frame	75.00
31.	ARMOIRE English pine with whitewashed finish, carved basket and scroll crest, two paneled doors above two short and two long drawers, interior with shelves and three drawers	750.00
32.	CONTENTS OF ARMOIRE	1,180.00
	- Dinnerware (68) piece set, Wedgwood Etruria, “Embossed Queensware”, blue and white, consisting of (16) cups, (14) saucers, (13) dinner plates, (14) bowls, (14) bread and butter plates, (13) luncheon plates	200.00
	- Pair English porcelain salt and pepper shakers, birds; (9) colored glass water goblets; (6) colorless glass champagne stems	35.00
	- (7) Waterford crystal wine glasses	215.00
	- Pair of ceramic Garson Pakele candleholders	40.00
	- Lenox footed cup; (8) glass cordial stems; (14) colorless glass balloon wines	30.00
	- Versace plate, “Le Jardin de Versace”	25.00
	- Portuguese ceramic dinner service, (12) pieces; (5) handpainted wine glasses; (4) martini glasses	35.00
	- Group of (5) modern Asian porcelain plates and bowl; ceramic handpainted bowl; handmade ceramic sugar bowl; (3) metal and enamel Julia Knight bowls	100.00
	- (8) Tracy Porter ceramic square plates; personalized ceramic wedding tray; Mexican ceramic tray	50.00
	- Assorted napkin rings; chopsticks; napkins; (6) servicing pieces with crystal handles (matches set in Family Room); placemats	50.00
	- Wood and sterling silver Judaica tray marked “Hazorfim” 925, (weight of silver unknown) 10 ½” x 13”	400.00

33.	FARM TABLE – 10' Bleached oak, rectangular top with breadboard ends, trestle base	750.00
34.	DINING CHAIRS (10) Whitewashed with rush seats, ladder back, consisting of (2) arm and (8) side chairs	550.00
35.	ETCHING – 7" X 5" sight size 3 / 4, portrait of a man, illegible pencil signature lower right, in frame	25.00

**TOTAL FOR DINING AREA: \$4,565.00**

**KITCHEN**

36.	MISCELLANEOUS - MacKenzie-Child's 2-handled vase and glass cake cover; (8) assorted ceramic bowls and pitchers; porcelain compote; glass pitcher with insert decoration; glass vase; glass bowl on stand - (10) Assorted Italian/Portuguese ceramics, including vases, covered jars and planters	200.00 230.00	\$430.00
37.	MISCELLANEOUS AND KITCHENWARE Serving trays and bowls; ceramic platters; assorted ceramic and porcelain dishes, plates; glass vase; (8) pieces Portuguese dinnerware (matches #32 in Dining Room); glass plates; stemware; Waterford crystal salt and pepper shakers; Japanese porcelain tea service; Franciscanware bowls; Waterford crystal pitcher; (8) Tracy Porter plates (matches #32 in Dining Room); McKenzie-Child's three piece canister set; (2) pieces purple enamel and metalware bowl and tray	800.00	
38.	STEMWARE (16) Waterford crystal, consisting of red wines, white wines and champagne flutes	240.00	
39.	MISCELLANEOUS KITCHENWARE Assorted everyday bake ware, cookware, flatware, serving pieces, cutlery, utensils; trivets; microwave oven; Keurig coffee machine; toaster; can opener; blender	160.00	
40.	SCULPTURES (3) Contemporary glazed pottery, signed, "Polly Cook", bust of man holding arrow, bust of a women holding heart and bust of man and woman kissing	150.00	

41.	COMPUTER Dell, model no. 1908PL, LCD monitor, wireless key pad, together with Altec Lansing speakers		60.00
42.	PRINTER HP All-In-One Deskjet F380		20.00
43.	SIDE CHAIRS (3) Brown leather and chrome, contemporary style		150.00
44.	DISH – 7” Daum, France, purple and green pate de verre glass with lizard rim		80.00
45.	MIRROR Metal, enamel and crystal, oval mirror plate		25.00
	<b>TOTAL FOR KITCHEN:</b>		<b>\$2,115.00</b>
 <b>FAMILY ROOM</b>			
46.	MISCELLANEOUS		\$200.00
	- Giuseppe Armani porcelain figural group, boy and girl on swing	50.00	
	- Ceramic Menorah; clock; glass and metal box; pair Italian glass figural candlesticks; crystal bunny figure; crystal rhinoceros – chipped; etched glass paperweight of soldier at Wailing Wall - chipped	45.00	
	- Swarovski flower vase and humming bird on branch	30.00	
	- Murano glass fish - 15” x 15”	60.00	
	- Waterford crystal golf club	15.00	
47.	SCREEN PRINT / GICLEE Ben (Benjamin) Schonzeit, American, (b.1942) Still life of flowers in a vase, signed, “Schonzeit”, in silver metal frame		300.00
48.	SERVER Rectangular glass top and carved sliding door, wood base with chrome supports and rail, interior shelves and two drawers		375.00
49.	CONTENTS OF SERVER Assorted plates; plastic and silver metal flatware; flatware set with crystal handles		50.00
50.	BAR STOOLS (4) Steel with blue ultrasuede seats, contemporary style		300.00

51.	SCULPTURES (2) – 36 ½” Black metal, each an abstract bust with cutout, no apparent signature, together with wood cube pedestals	250.00
52.	SECTIONAL SOFA Leather and suede, brown and beige with sections, contemporary style, with toss pillows and throws	650.00
53.	COCKTAIL TABLE Two round glass tops on circular chrome supports, round base	100.00
54.	LACQUER BOXES Set of three, graduated sizes, Sklar Furnishings	105.00
55.	DISPLAY CABINET Oval wood with silver finish, two curved glass doors, lighted	150.00
56.	CONTENTS OF DISPLAY CABINET	1,100.00
	- Shofar horn; (3) hand blown Italian glass pitchers; Mezuzah; Halcyon Days enamel box	50.00
	- Lladro – 12”, Japanese woman and bocage, “Geisha”, Ref. No. 4807	75.00
	- Pair of Lladro porcelain nudes, approximately 10”	300.00
	- Lladro – 10”, “Puppy Love”, Ref. No. 1127	50.00
	- (2) Figures, composition, Bichon dog	10.00
	- Lladro – 12 ½”, Japanese rickshaw with man and passenger, “Ride in China”, Ref. No. 1383	500.00
	- Lladro – 11”, girl seated in chair, “Appreciation”, Ref. No. 1798	100.00
	- Royal Doulton, “Queen of the Dawn’	15.00
57.	MISCELLANEOUS	655.00
	- Large Shofar, metal mounted	45.00
	- Lladro, Moses with tablets, “Moses”, Ref No. 5170	60.00 25.00
	- Green glass figure of an Asian man	400.00
	- Lladro – 15”, woman on balcony with flower pots, “Far Away Thoughts”, Ref. No. 1798	25.00
	- Metal sculpture of dancer	100.00
	- Lladro – 14”, “Wine Taster”, Ref. No. 5239	
58.	ELECTRONICS	125.00
	- VCR, Sanyo, model no. VWM900	5.00
	- DVD player, Panasonic, model no. DVD-527	10.00
	- Compact Disc Player Player, Nakamichi, model no. CDC-3A	40.00
	- Audio Speaker/Amp Selector, Niles, model no. MSA-10A	25.00
	- Receiver, Onkyo, model no. TX-SR602	45.00

59.	TELEVISION – 60” Mitsubishi, model no. VS60111, rear screen projection, 2002 CONDITION: Obsolete – no commercial value	0.00
60.	CARD TABLE SET (5) Square red glass top, metal base, contemporary style, together with (4) side chairs, gray plastic and silver metal frame	200.00
61.	VASE – 15 ½” Anthony Corradetti, art glass, signed, “Corradetti 1995”, hand blown with colored abstract decoration	125.00
<b>TOTAL FOR FAMILY ROOM:</b>		<b>\$4,685.00</b>

**POWDER ROOM II**

62.	MISCELLANEOUS	\$120.00
	- Pietra dura clowns - 6 ½” x 4 ½”	30.00
	- Phantom of the Opera poster, basket; (2) painted wood boxes; “Princess” painting	40.00
	- Indian wood carved mirror	50.00
<b>TOTAL FOR POWDER ROOM II:</b>		<b>\$ 120.00</b>

**WEST HALL**

63.	CONTENTS OF CLOSET Assorted pillows	\$40.00
64.	ETCHING – 11” X 9” sight size Pencil signed lower right, “H. Bender”, seated man, in wood frame	25.00
65.	SERIGRAPH – 18” X 12” sight size Stanley Handelman, American / Israeli, (20 <sup>th</sup> – 21 <sup>st</sup> Century) 28/250, pencil signed lower right, “Handelman (imp)”, Israeli soldiers, in gold metal frame	25.00
66.	DRAWING – 27” X 18” sight size Moshe Gat, Israeli, (b.1935) Ink and wash on paper, signed lower right, “Moshe Gat”, portrait of a man, in silver wood frame	150.00
67.	SERIGRAPH – 12” X 18” sight size Stanley Handelman, American / Israeli, (20 <sup>th</sup> – 21 <sup>st</sup> Century) 32/250, pencil signed lower right, “Handelman (imp)”, Wailing Wall, in silver wood frame	25.00

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

68.	ETCHING – 12” X 9” sight size Pencil signed lower right, “H. Bender”, two figures, in wood frame	25.00
69.	PHOTOGRAPHS (5) Assorted travel subjects, portraits, in silver wood frame (4) – 7” x 9” (1) – 12” x 10”	50.00
70.	SERIGRAPH – 20” X 23” sight size Yaacov Agam, American/Israeli, (b.1928) “EA”, pencil signed lower right, “Agam”, multicolor geometric design, in silver metal frame	350.00
71.	LITHOGRAPHS (3) – 22” X 18” sight size Romain (Erte) de Tirtoff, American/Russian, (1892-1990) Figures “6”, “8” and “9”, in wood frames	225.00
72.	CHEST Floral decorated wood, nailhead trim	25.00
73.	SCULPTURE – 28” Porcelain, standing lady, Marked “Austin Productions 1988”	50.00
74.	LITHOGRAPH – 28” X 26” sight size Norman Rockwell, “Shuffleton’s Barbershop”, in gold metal frame	75.00
75.	MIRROR – 32” X 30” Round top, beveled mirror plate, wormwood frame	50.00
76.	WALL PLAQUE – 38” X 20” Resin, female figure in relief	25.00
77.	MIRROR – 29” Painted and carved wood, circular, with conforming beveled mirror plate	100.00
78.	VASES (2) - 14”, glazed pottery, Polly Cook, woman with a hat - 13”, glass, Kosta Boda, woman	125.00 50.00 75.00
79.	NEEDLEPOINT PICTURE – 12” X 14” Young man seated, in silver wood frame	10.00
80.	CONTENTS OF CLOSET Assorted kitchenware, appliances, vases; (2) silverplate trays; cleaning equipment	100.00
	<b>TOTAL FOR WEST HALL:</b>	<b>\$1,475.00</b>

**FIRST FLOOR NORTHWEST GUEST ROOM**

81.	PAINTING Oil on ridged canvas, multicolor, in gallery wrap frame	\$100.00
82.	MIRRORS (2) – 30” X 18” Metal and glass, rectangular mirror plate	80.00
83.	SIDE TABLE Painted wood, circular top with shell decoration, “Made in China”	25.00
84.	LAMP Glass and polished metal, square fabric shade NOTE: Matches # 96 and 179	25.00
85.	SLEEPER SOFA Blue and beige striped fabric, with accessory pillows	75.00
86.	END TABLES (2) Polished metal cubes	40.00
87.	FIGURAL GROUP – 12” X 19” X 14” Capo-di-Monte, children around a table	60.00
88.	FLOOR LAMP Black metal tripod body and base, white ceramic shade	30.00
89.	SIDE CHAIR Seated woman painted on wood, metal base, “Made in China” NOTE: Matches # 109	25.00
90.	CABINET Medium stain pine, rectangular top, golfing scene on two painted doors, single drawer	40.00
91.	WALL PLAQUE – 32” X 44” Oval painted wood, “St. Andrews”, with two wood shaft club attached	25.00
92.	MISCELLANEOUS (2) Glass stemware; lamp with white fabric shade; porcelain sculpture of woman, repairs - no commercial value; figural sculpture; assorted games	75.00
<b>TOTAL FOR FIRST FLOOR NORTHWEST GUEST ROOM:</b>		<b>\$ 600.00</b>

**FIRST FLOOR WEST GUEST ROOM**

93.	FIGURINE – 13 ½’ Lladro, “Golfing Couple”, Ref. No. 1453	\$100.00
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94.	CONTENTS OF CLOSET Luggage; (2) lamps; pillows; table linens	75.00
95.	NESTING TABLES (3) Lacquered wood, tapered legs, "Made in Vietnam"	30.00
96.	LAMP Glass and polished metal, square fabric shade NOTE: Matches # 84 and 179	25.00
97.	BED Maple and maple parquet veneer headboard, queen size, together with mattress only	100.00
98.	NIGHTSTAND Faux painted wood, single drawer, single shelf	10.00
99.	FIGURINE Plaster, standing man, Austin Production	25.00
100.	LAMP Silver wood, glass decoration, gray fabric shade	25.00
101.	PAINTING – 30" X 23" sight size Oil on canvas, Van Gogh copy, in wood frame	50.00
102.	MISCELLANEOUS (2) Porcelain figurines; purple glass plate; vase with artificial arrangement	30.00
103.	DESK CHAIR Black fabric, metal base	10.00
104.	ARMOIR Green antique stain wood with floral painted panels, single door, interior shelves, single drawer	100.00
105.	SIDE CHAIR Seated woman painted on wood, metal base, "Made in China" NOTE: Matches # 89	25.00
	<b>TOTAL FOR FIRST FLOOR WEST GUEST ROOM:</b>	<b>\$ 605.00</b>
	<b>EAST SITTING ROOM</b>	
106.	BAR Brown metal and oval clear glass top, bow front, polished metal support	\$100.00

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

107.	BARSTOOLS (2) Enameled wood and metal, black fabric seat, swivel	90.00
108.	VASES (2) Clear glass, with arrangement; polished metal in rectangular glass stand	50.00
109.	SERIGRAPH – 20” X 15” sight size Woman holding a cigarette, no apparent signature, in gold metal frame	50.00
110.	CONTENTS OF CABINET Small amount of assorted every day dinnerware, glassware, flatware	40.00
111.	DECORATIVE ITEMS Metal openwork footed bowl; fruit decorated painted chest, ring pulls, metal paw feet	50.00
112.	PAINTING – 60” X 24” sight size Oil on canvas, flowers in vase, no apparent signature, in black wood frame	50.00
113.	CONTENTS OF CABINET Small amount of dinner and glass ware; Murano green glass vase; (4) painted terracotta female figures	60.00
114.	END TABLE Circular glass top, metal base	10.00
115.	LAMP Bronze color wood, glass decoration, purple fabric shade	25.00
116.	SOFAS (2) Red Ultrasuede upholstery, crescent form, with single ottoman, by “American Leather”	250.00
117.	AREA RUG – 5’ 3” X 8’ Wool, hand tufted, multicolor circles, “Made in China”	75.00
118.	END TABLE Half oval glass top, polished metal support and base	40.00
119.	ELECTRONICS - Television – 50”, Samsung, DLP, model no. HLR5087W, 2005 - DVD, Sony, model no. DVP-NS41P	50.00 5.00
120.	MISCELLANEOUS Color halftone print, “St. Andrews”; ceramic vase with artificial arrangement; pewter bowl	25.00

121. MIRROR 25.00  
Whitewashed wood, rectangular frame, conforming  
beveled mirror plate

**TOTAL FOR EAST SITTING ROOM: \$ 995.00**

**STAIRWELL**

122. PAINTING – 72" X 64" sight size \$100.00  
Oil on canvas, abstract scene, no apparent signature,  
in wood frame

**TOTAL FOR STAIRWELL: \$ 100.00**

**STUDY**

123. TILT TOP TABLE \$250.00  
Late 19<sup>th</sup> – early 20<sup>th</sup> Century, papier maché, shaped  
top, painted and mother-of-pearl decoration

124. FLOOR VASES (2) 100.00  
Beige ceramic, with artificial tree arrangements

125. GLOBE 35.00  
Plastic, earth with mother-of-pearl countries, on  
polished metal stand

126. BOOKS 150.00  
Approximately (500) books, hardcover, novels, cookery,  
art, reference

127. FIGURINES (4) 85.00  
- Lladro – 4 ½", seated clown, "Pierrot with  
Puppy", Ref. No: 5277 25.00  
- Lladro – 3", "Rabbit Eating, Ref. No: 4772 25.00  
- Lladro – 4" X 6", plaque, seated Don Quixote 10.00  
- Lladro – 4 ¾", kneeling clown, "Pierrot with  
Puppy and Ball", Ref. No: 5278 25.00

128. TELEVISION – 17" 25.00  
Zenith, LCD, model no. L17W36, 2003

129. DESK ORGANIZER 25.00  
Painted wood, gallery, two doors, interior shelves and  
cubbies

130. FIGURINES (4) 325.00  
- Lladro – 12", "Anniversary Dance", Ref. No:  
1372 75.00  
- Lladro – 13 ¼", "Golfing Couple", Ref. No: 1453 100.00  
- Lladro – 10 ½", "Golfer", Ref. No: 4824 50.00  
- Lladro – 10 ½", "Daisy", Ref. No: 5118 100.00

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

131.	KALEIDOSCOPIES (2) Brass, mirror and glass; plastic on Lucite stand		20.00
132.	ELECTRONICS		145.00
	- Laptop, Dell Latitude, model no. D830, 2008	50.00	
	- Scanner, Visioneer, model no. 9750USB	75.00	
	- Monitor – 17”, Dell, flat panel	20.00	
133.	MISCELLANEOUS Porcelain dog; Murano style glass woman; plaster figure, “Fiddler on the Roof”, chipped - no commercial value; resin figure, seated woman, “Florence”; “Red Ryder” BB gun		75.00
134.	FIGURE – 9” Lladro, standing girl CONDITION: Missing stick		25.00
135.	STEUBEN GLASS (2) Etched signatures		275.00
	- “American Eagle” – 6 ¼”, # 8304	200.00	
	- Seashell – 3 ½” x 4”	75.00	
136.	TABLE Light stain wood, rectangular top, trestle support		40.00
137.	DESK CHAIR Gray upholstery, metal base, flipper arms		10.00
138.	SIDE TABLE Circular mosaic top, metal base		20.00
139.	ARM CHAIRS (2) Rattan and metal, circle back, tapered legs		50.00
140.	SIDE TABLE Circular marble top, tripod metal base		30.00
141.	TELESCOPE – 21” Reproduction 18 <sup>th</sup> Century style reflecting telescope, brass, “Culpepper Instruments, England”, “12=059/1982”, tripod base		350.00
142.	PLANTER Painted with relief decoration, made in Mexico		50.00
143.	BENCH Black painted metal, scroll arms		40.00
	<b>TOTAL FOR STUDY:</b>		<b>\$2,125.00</b>

**UPSTAIRS WEST HALL**

144.	PAINTING – 23” X 31” sight size Oil on canvas, river, trees and city, illegible signature, in gold wood frame	\$50.00
145.	LITHOGRAPH 22/275, pencil signed lower right, “Joy”, Japanese style, seated woman with bird, in wood frame	30.00
146.	FLOOR VASE Asian style painted ceramic, with artificial arrangement	25.00
147.	CONTENTS OF KITCHEN Small amount of everyday dinnerware, glassware; microwave; coffee maker	40.00
148.	RUNNER – 2 ½’ X 10’ Wool, beige and tan squares, black accents	10.00
	<b>TOTAL FOR UPSTAIRS WEST HALL:</b>	<b>\$ 155.00</b>

**WEST UPSTAIRS BATH / CLOSET**

149.	TELEVISION – 19” Vizio, LCD, model no. VA19L HDTV10T	\$30.00
150.	MISCELLANEOUS ON COUNTER Enameled crab; (9) assorted glass perfume bottles, some with chips; silverplate tray	50.00
151.	PRINT – 12” X 9” sight size 96/200, “713”, pencil signed lower right, “Mike Levy”, King David at Jerusalem, in silver metal frame	25.00
152.	BAKER’S RACK Brown metal, scroll legs, four tiers	30.00
153.	MISCELLANEOUS Potpourri basket; vase with artificial arrangement; pot with arrangement; tree form metal towel rack; ceramic couple; (2) area rugs	25.00
154.	SLIPPER CHAIR Green floral upholstery	25.00
155.	TELEVISION – 19” Vizio, model no. VA19L HDTV10T	30.00

156.	GARMENT STEAMER Rowenta	10.00
<b>TOTAL FOR UPSTAIRS BATH / CLOSET:</b>		<b>\$ 225.00</b>
<b>WEST UPSTAIRS BEDROOM</b>		
157.	CHEST OF DRAWERS Late 19 <sup>th</sup> – early 20 <sup>th</sup> Century, stripped finish, shaped top, three drawers	\$75.00
158.	MISCELLANEOUS ON CHEST Plaster sculpture - 22", girl with dog; artificial arrangement in wood pot; lamp, ceramic and wood body, fabric shade	30.00
159.	ARMOIRE Whitewashed pine, overhanging rounded cornice, two doors, fitted interior	400.00
160.	ELECTRONICS - Television – 47", Vizio, model no. M470NV, 2011 - VCR, Panasonic, model no. DVD-S27	110.00 100.00 10.00
161.	DOUBLE CHAIR Carved wood frame, leather with nailhead trim, floral fabric seat with accent pillows, by Robb and Stuckey	250.00
162.	NIGHTSTAND Mirror and silver metal, single drawer, two doors	50.00
163.	LAMP Polished metal, white glass shade, adjustable	10.00
164.	SLEIGH BED Medium stain wood, kingsize, together with mattress, box spring and frame	150.00
165.	CHEST Whitewashed pine, carved decoration	40.00
166.	AREA RUG – 8 ½' X 5' Wool, all over floral decoration on tan field, lightly sculpted	50.00
167.	NIGHTSTAND Medium stain wood, bow front, three drawers, by Tommy Bahama	50.00
168.	LAMP Tiffany style, bronze colored metal base, stained glass shade	45.00

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

169.	MISCELLANEOUS Upholstered stool; (2) throw rugs – 24” x 34”	30.00
170.	TREADMILL Life Fitness, T3	100.00
171.	PAINTING – 54” X 60” Multi media, abstract flowers, squares, no apparent signature	100.00
172.	FIGURINE – 28” Lladro, Gres finish, woman with paint palette, “Portrait”, Ref. No: 4942	600.00
173.	PLANTER Painted with relief decoration, made in Mexico	50.00
174.	BISTRO SET (3) Black painted metal, circular table top, together with (2) side chairs	60.00
175.	BENCH Black painted metal, scroll arms	40.00
	<b>TOTAL FOR WEST UPSTAIRS BEDROOM:</b>	<b>\$2,240.00</b>
	<b>NORTH UPSTAIRS GUEST ROOM</b>	
176.	CHILD’S BENCH Pine, “L” form with storage	\$40.00
177.	CHILD’S ROCKER Rattan and wicker, with pink cushion	25.00
178.	NIGHTSTAND Pine, rectangular top, single drawer	20.00
179.	LAMP Glass and polished metal, square fabric shade NOTE: Matches # 84 and 96	25.00
180.	BED Light stain wood, fullsize, together with mattress, box spring and frame	75.00
181.	SCREEN – 61” X 36” Light stain wood, three panels, cutouts for photographs	10.00
182.	TELEVISION – 20” JVC, CRT, with VCR CONDITION: Obsolete - no commercial value	0.00

183. STAND 25.00  
 Medium stain wood, bamboo and cane accents

**TOTAL FOR NORTH UPSTAIRS GUEST ROOM: \$ 220.00**

**SOUTH UPSTAIRS GUEST ROOM**

184. CHEST \$30.00  
 Bombé, shaped marble top, medium stained wood,  
 floral decorations, three drawers

185. LOW CHAIR 35.00  
 Woven rattan, wood legs

186. ARMOIRE 75.00  
 Medium stain wood, overhanging cornice, two doors  
 with lattice inserts, over two solid doors

187. TELEVISION – 32” 45.00  
 Vizio, LCD, model no. VO32OE, 2009

188. WOOD CARVING 20.00  
 Painted and carved, seated figure

189. GICLÉE – 46” X 64” 100.00  
 On canvas, “The Beatles”, 353/950, stylized  
 photograph of the album cover of the Beatles first  
 album release in the United States in 1964

190. NIGHTSTANDS (2) 65.00  
 - Early 20<sup>th</sup> Century, stripped pine, painted floral 40.00  
 decoration, single drawer over door  
 - Medium stain pine, rectangular top, three 25.00  
 drawers, bracket feet

191. LITHOGRAPHS (2) – 11” X 17” 50.00  
 Late 19<sup>th</sup> Century, landscape with figures and animals,  
 in black and gold wood frames

192. SLEIGH BED 75.00  
 Medium stain wood, Queen size, head and foot board,  
 together with mattress, box spring, and frame

193. LAMP 25.00  
 Gold wood, glass decoration, purple shade

**TOTAL FOR SOUTH UPSTAIRS GUEST ROOM: \$ 520.00**



**WEST GARAGE**

194.	GOLF CART Club Car, white, roof console, headlights, Serial No. CCI102519301, 2010	\$2,000.00
195.	WALL UNITS (2) Mica, brass pulls – no commercial value	0.00
196.	CONTENTS OF WALL UNIT Assorted shoes, towels – no commercial value	0.00
197.	PAINTING – 84” X 48” sight size Barry Leighton Jones, English, (1932 – 2011) Oil on canvas, signed lower right, “Leighton Jones”, European dock scene with boats, in gallery wrap frame	100.00
198.	CABINET Medium stain and painted wood, magazine rack	25.00
199.	MISCELLANEOUS (2) Sets golf clubs, with bags; assorted golf bags; step ladder; assorted household items	100.00
	<b>TOTAL FOR WEST GARAGE:</b>	<b>\$2,225.00</b>

**EAST GARAGE**

200.	MISCELLANEOUS Mica cabinet - no commercial value; step ladder; cleaning equipment; vases; shredder	\$30.00
201.	REFRIGERATOR Amana, top freezer, red, 18 cubic foot, Model No. ATF1822MRH00	75.00
	<b>TOTAL FOR EAST GARAGE:</b>	<b>\$ 105.00</b>

**PATIO / POOL AREA**

202.	PATIO FURNITURE Woodard, brown powder coated aluminum with sling seating, consisting of (2) double gliders, serving cart, (6) dining arm chairs, oval dining table/umbrella, (8) swivel bar stools, (2) ottoman, (4) chaise lounges, (3) side tables	\$2,000.00
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SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

203.	METAL STATUARY		2,800.00
	- (2) Metal cranes, 5' and 6'	400.00	
	- (3) Cherubs on a swan	300.00	
	- (3) Children on a log fishing	300.00	
	- Angel holding fish	100.00	
	- Seated boy on stump with fishing pole	300.00	
	- Nude woman on chaise, Leonardo Rossi	1,000.00	
	- Golfer holding clubs and lantern	150.00	
	- Young girl dressed in her mother's clothes, Jim Davidson (located at front entrance)	250.00	
204.	PLANTERS		500.00
	- (4) Large pottery with incised decoration	200.00	
	- (2) Mexican, round	100.00	
	- (3) Assorted ceramic frogs and turtle	100.00	
	- Tall pottery with line decoration (front entrance)	50.00	
	- Pottery with fish decoration	50.00	
205.	MISCELLANEOUS		440.00
	- Cast cement pelican	100.00	
	- Metal pedestal	50.00	
	- Cast cement turtle	35.00	
	- Curved cement and tile bench	50.00	
	- Assorted silk flowers – no commercial value	0.00	
	- Cement succulent; (2) ladles; (6) metal watering cans; (2) terracotta clocks; terracotta pot	60.00	
	- Mexican ceramic giraffe	40.00	
	- (2) Mexican sun plaques	70.00	
	- (2) Plastic pots with silk plant	35.00	
	<b>TOTAL FOR PATIO / POOL AREA:</b>		<b>\$5,740.00</b>
	<b>TOTAL FOR LIONS HEAD LANE:</b>		<b>\$36,270.00</b>

**2494 SOUTH OCEAN BLVD, BOCA RATON, FL****ELEVATOR AREA**

206.	ARM CHAIRS (2) Tan leather, wood legs, designed by Umberto Assnago for Giorgetti	\$600.00
207.	CONSOLE TABLE Rectangular marble top, chrome “U” shape support	150.00
208.	OCCASIONAL TABLE Brown metal, circular top, shaped base	50.00
209.	MISCELLANEOUS Painted fabric sun; pewter bowl; artificial arrangement with ceramic vase	40.00
	<b>TOTAL FOR ELEVATOR AREA:</b>	<b>\$ 840.00</b>

**LIVING / DINING AREA**

210.	PAINTING – 48” X 48” sight size Oil on canvas, signed lower left, “R. A. Braudes”, landscape with abstract squares, in gold wood frame	\$250.00
211.	WALL UNIT Dark stain oak, three cabinets, two open shelves NOTE: Attached to wall	500.00
212.	ELECTRONICS	450.00
	- Television – 46”, Samsung, LCD, model no. LNT4665 FX/XAA, 2007	150.00
	- Bose AV18 Media Center, with subwoofer and (5) speakers	300.00
	- Dish box, VIP 822 DVR – not owned	N/A
213.	MISCELLANEOUS DECORATIVE ITEMS (3) Wood picture frames on stands; (3) vases; candlestick; vase; bowl; floor vase with artificial arrangement	75.00
214.	MIRROR – 23” X 21” Jay Strongwater, enameled birds and butterflies, style no. SHM3012455	2,000.00
215.	SECTIONAL SOFA Beige upholstery, square form, “L” shape, with accessory pillows, rear wood shelving, Bowetepi	400.00
216.	COCKTAIL TABLE Square glass top, chrome supports, smoked glass base	150.00

SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

217.	AREA RUG – 7' X 5' Wool, light tan with black stripes, made in India	30.00
218.	CANDELABRA – 7" X 30" Jay Strongwater, 54/250, branches with leaves and butterflies	1,000.00
219.	TUB CHAIRS (2) Beige leather with dark stain wood trim, by Montbel, with accessory pillows	400.00
220.	END TABLE Circular glass mirror top, metal tulip base, by Arteriors	100.00
221.	FLOOR LAMP – 75" Designed by Orlando Favaretto, (6) gooseneck lamps, chrome body, plastic shades, by De Majo	200.00
222.	MISCELLANEOUS (4) - (2) Orange glass, (1) black and white terracotta, all with artificial arrangements - Artificial arrangement, in glass vase	125.00 100.00 25.00
223.	TILES (7) Multicolor abstract geometric designs, verso reads, "Lineage Tile"	175.00
224.	SOFA AND OTTOMAN Designed by Rick Lee, rust leather upholstery, symmetrical form, "Arclounge" by American Leather	300.00
225.	END TABLE – 18" X 10" X 12" Circular top, appears to be petrified wood, tripod tapered leg base	250.00
226.	PLANT STAND Polished gray metal, square form, single shelf	50.00
227.	MISCELLANEOUS Artificial arrangement in glass vase; black metal candlestick	40.00
228.	DINING TABLE – 72" diameter Circular glass top, circular six legged metal base	250.00
229.	DINING CHAIRS (8) Designed by Chi Wing Lo, tan leather back and seat, maple trim and legs, by Giorgetti	1,200.00
230.	ARTIFICIAL ARRANGEMENT In white glazed pot	20.00
231.	MIRROR – 84" X 48" Silver wood, wavy form, rectangular mirror plate	150.00

232.	SIDE TABLE Designed by Fabio Di Bartolomei, circular glass top, twist glass support, on wood base, by “Fiam”, Italy	200.00
233.	VASE Painted frosted glass with artificial arrangement CONDITION: Paint loss	5.00
234.	FLOOR CANDLESTICKS (3) Dark stain wood, Arts and Craft style	30.00
235.	SCULPTURE – 92” Wood, resin, glass, folk art style, painted and decorated board, with glass inset and resin base	100.00
236.	CONTENTS OF HALL BATH Mirror - 28”x 24”, gold wood, beveled mirror plate; (2) wall sconces; (2) artificial arrangements in pots	75.00
	<b>TOTAL FOR LIVING / DINING AREA:</b>	<b>\$8,525.00</b>
<b>MASTER BEDROOM</b>		
237.	PAINTINGS (2) – 18” X 14” sight size Larry Laslo, American, (20 <sup>th</sup> – 21 <sup>st</sup> Century) Picasso style figures, in wood frames	\$600.00
238.	PAINTING – 30” X 43” sight size Kirt G. Brown, American, (20 <sup>th</sup> – 21 <sup>st</sup> Century) Oil on board, titled, “River Bend” signed lower right, “Kirt G. Brown”, riverscape, in silver wood frame	150.00
239.	SOFA Tan leather, single arm, loose cushion back and seat, polished metal legs	200.00
240.	OCCASIONAL TABLE Circular glass top, painted metal base	40.00
241.	VASE Blown glass, brown color, bulbous form, with artificial arrangement	25.00
242.	FLOOR LAMP Gray metal base and body, square beige fabric shade	75.00
243.	DOUBLE DRESSER Medium stain wood veneer, rectangular top, six drawers with metal pulls	250.00
244.	TELEVISION – 40” Samsung, LCD, model no. LN40A650S1FXZA, 2008	150.00

245.	BED Medium stain wood veneer and polished metal, king size, two built in night stands, together with mattress, box spring and frame	350.00
246.	LAMPS (2) Plastic and brushed metal, square form, gray fabric shade, by Anthony	80.00
247.	PAINTING – 17" X 16" sight size Kirt G. Brown, American, (20 <sup>th</sup> – 21 <sup>st</sup> Century) Oil on board, titled, "Forever", signed lower right, "Kirt G. Brown", landscape with trees, in silver wood frame	100.00
248.	CONTENTS OF BATH Assorted vases; flower arrangements; bathroom accessories	25.00
	<b>TOTAL FOR MASTER BEDROOM:</b>	<b>\$2,045.00</b>
<b>NORTHEAST GUEST ROOM</b>		
249.	BED Queen size, together with mattress, box spring and frame, accessory pillows	\$75.00
250.	SIDE TABLE Demilune, glass top, black and brown metal base, single shelf	60.00
251.	LAMP Brass and leather, oval body, beige fabric shade	40.00
252.	PRINTS (4) Color halftones, assorted tropical subjects, in wood frames	60.00
253.	CHEST OF DRAWERS Light stain wood, pinched waist, seven drawers	100.00
254.	ARTIFICIAL ARRANGEMENTS (2) Roses, in glass vase; lilac flowers in green bowl	35.00
255.	END TABLE Circular wood top, gray metal base	30.00
256.	LOUNGE CHAIR Black leather and tubular steel, recliner, with matching ottoman	100.00

257.	FLOOR LAMP Chrome, adjustable	15.00
<b>TOTAL FOR NORTHEAST GUEST ROOM:</b>		<b>\$ 515.00</b>
<b>KITCHEN / FAMILY AREA</b>		
258.	PAINTING – 60” X 36” sight size Oil on canvas, abstract square, yellow, beige, brown, no apparent signature, in gallery wrap frame	\$100.00
259.	TREADMILL Life Fitness, T3.0	75.00
260.	SOFA Beige leather, two seats with attached circular glass table and lamp	300.00
261.	NESTING TABLES (3) Maple tops, triangle form, tripod base	75.00
262.	MIXED MEDIA (2) – 16” X 16” sight size Scott Hile, American (20 <sup>th</sup> – 21 <sup>st</sup> Century) Abstracts, titled “Shifting gears”, “Germination”, pencil signed lower right, “S. Hile”, in gold wood frame	100.00
263.	COCKTAIL TABLE Multi-pane rectangular glass tops on metal supports, rectangular wood base, metal legs	250.00
264.	MISCELLANEOUS Pewter tray; (3) artificial arrangements in vases; “Athletic Club” plate; fish tray; bowl; assorted books	75.00
265.	AREA RUG – 6’ X 8’ Dhurrie, flat weave, geometric design	35.00
266.	PRINTS (2) Color halftone, abstract, in silver wood frames CONDITION: Faded – no commercial value	0.00
267.	DECANTERS (2) Clear glass	50.00
268.	TOP SHELF	55.00
	- (2) Miscellaneous Asian style bowls	20.00
	- Shallow glass bowl - 11”, with decoration in relief	15.00
	- Asian style bowl, George Briard	20.00

269.	SECOND SHELF		40.00
	- (8) Glass and metal shakers	10.00	
	- 9" - Glass religious object	10.00	
	- Cream jug and covered sugar on plate	20.00	
	- Cut glass bowl, chips, imperfections – no commercial value	0.00	
270.	THIRD SHELF		90.00
	- (2) Bavarian plates with cups	15.00	
	- (2) Laure Japy plates - 12", green trim, decorative center	15.00	
	- (8) Laure Japy plates – 12 ½", full color center	60.00	
271.	FOURTH SHELF		85.00
	- (5) Tulip flutes - 8"	25.00	
	- (8) Martinis, clear glass bowl, green bubble base	40.00	
	- (4) Martinis, clear glass bowl, twist glass stem	20.00	
272.	BOTTOM SHELF		25.00
	Serving platter, with matching dip bowl, "China"		
273.	TELEVISION – 40"		150.00
	Samsung, LCD, model no. LNT4065FX, 2008		
274.	POT		10.00
	Terracotta		
275.	BAR STOOLS (6)		240.00
	Maple with polished steel support, fabric pillow back with upholstered seat, by Heltzer		
276.	SERIGRAPH – 33" X 23" sight size		50.00
	Janet Bauman, American (20 <sup>th</sup> – 21 <sup>st</sup> Century)		
	Abstract, Resten Series, I2P-1, pencil signed lower right, "J. Baughman ©2000", in silver wood frame		
277.	DINNERWARE		110.00
	Laure Japy, consisting of (6) plates – 12"; (8) plates – 9"; (8) bowls – 9"		
278.	MISCELLANEOUS KITCHENWARE		150.00
	Assorted everyday dinnerware, glassware, cookware, small appliances		
	<b>TOTAL FOR KITCHEN / FAMILY AREA:</b>		<b>\$2,065.00</b>
	<b>NORTHWEST GUEST ROOM</b>		
279.	WALL MOUNTED SHELF UNIT		\$150.00
	Medium stain wood, two panels, adjustable shelves		



SIMON L. BERNSTEIN FAIR MARKET VALUE APPRAISAL – EFFECTIVE DATE SEPTEMBER 13, 2012

280.	MISCELLANEOUS ON SHELF UNIT (5) Wood artist mannequins; (2) hurricane candle holders; (2) artist signed pottery vases, brown and tan; (4) assorted vases; artificial plant in pot	100.00
281.	LOUNGE CHAIR AND OTTOMAN Tan leather, art deco style	250.00
282.	NIGHTSTANDS (2) Light stain wood, two drawers, tapered legs	80.00
283.	LAMPS (2) Gold and silver wood, bulbous stepped form, silver paper shade	70.00
284.	BED Polished metal headboard and footboard, full size, together with mattress, box spring and frame	75.00
285.	LITHOGRAPHS (3) – 10" X 5" Abstracts, Geometric "J", Geometric "I", Geometric "H", illegibly pencil signed lower right, in silver frames	60.00
286.	MISCELLANEOUS Green vase with dried branches; color halftone geometric abstract in wood frame	40.00
	<b>TOTAL FOR NORTHWEST GUEST ROOM:</b>	<b>\$ 825.00</b>
	<b>BALCONY</b>	
287.	OUTDOOR FURNITURE Brown Jordan, consisting of (4) chaise lounges, (2) end tables CONDITION: Pitted	\$50.00
	<b>TOTAL FOR BALCONY:</b>	<b>\$ 50.00</b>
	<b>TOTAL FOR SOUTH OCEAN BLVD:</b>	<b>\$14,865.00</b>
	<b>REPORT TOTAL:</b>	<b>\$51,135.00</b>

**SUMMARY**

**7020 Lions Head Lane, Boca Raton, FL**

FOYER	\$2,455.00
LIVING AREA	4,775.00
POWDER ROOM	225.00
DINING AREA	4,565.00
KITCHEN	2,115.00
FAMILY ROOM	4,685.00
POWDER ROOM 2	120.00
WEST HALL	1,475.00
FIRST FLOOR NORTHWEST GUEST ROOM	600.00
FIRST FLOOR WEST GUEST ROOM	605.00
EAST SITTING ROOM	995.00
STAIRWELL	100.00
STUDY	2,125.00
UPSTAIRS WEST HALL	155.00
WEST UPSTAIRS BATH / CLOSET	225.00
WEST UPSTAIRS BEDROOM	2,240.00
NORTH UPSTAIRS GUEST ROOM	220.00
SOUTH UPSTAIRS GUEST ROOM	520.00
WEST GARAGE	2,225.00
EAST GARAGE	105.00
PATIO POOL AREA	5,740.00
<b>TOTAL FOR LIONS HEAD LANE:</b>	<b>\$36,270.00</b>

**2494 South Ocean Blvd., Unit C-5, Boca Raton, FL**

ELEVATOR AREA	\$840.00
LIVING / DINING AREA	8,525.00
MASTER BEDROOM	2,045.00
NORTHEAST GUEST ROOM	515.00
KITCHEN / FAMILY AREA	2,065.00
NORTHWEST GUEST ROOM	825.00
BALCONY	50.00
<b>TOTAL FOR SOUTH OCEAN BLVD.:</b>	<b>\$14,865.00</b>
<b>REPORT TOTAL:</b>	<b>\$51,135.00</b>

**Robert A. Hittel, ASA, ISA AM**

**Accredited Senior Appraiser American Society of Appraisers**

**Accredited Member International Society of Appraisers**

**Robert A. Hittel Appraisal Services, Inc.**

**3038 North Federal Highway Building I**

**Fort Lauderdale, Florida 33306**

**Education**

**USPAP – Uniform Standards of Professional Appraisal Practice**

1994, 1998, 2002, 2006, 2010, 2012

**Whitehall Seminars – 2007**

Antique Pottery and Porcelain Identification

Fakes and Frauds of the 19<sup>th</sup> and 20<sup>th</sup> Centuries

Silver and the Modernist Movement

Wood Identification

**International Society of Appraisers – Appraisal Courses**

The Appraisal of Japanese Prints (2011)

Requalification Certification Course (2011)

“Books for the Generalist” (Webinar, wrote and presented 2010)

The Appraisal of Fine Art (2008)

The Appraisal of Antiques and Residential Contents (2005)

ISA Professional Development Program (2005)

**American Society of Appraisers – Appraisal Courses**

Appraising Oriental Rugs (2002)

Instructors Course (2003)

**American Association of Appraisers – Appraisal Courses**

IRS Rules and Regulations (2001)

**Annual Conference Attendance**

International Society of Appraisers

Nashville, Tennessee (2011)

Charleston, South Carolina (2009)

Fort Worth, Texas (2007)

Santa Fe, New Mexico (2006)

American Society of Appraisers

Tampa, Florida (2003)

**University of South Florida, Tampa, Florida**

Bachelor of Arts Degree (1974)

**Experience**

**Personal Property Appraiser (1990 - Present)**

Rare Books, Maps, Manuscripts, Autographs, Antiques and Residential Contents, Machinery and Equipment

**Rare Book Shop Owner (1974-2005)**

Specializing in Americana, sporting, fine bindings, first editions

**Professional Memberships**

**American Society of Appraisers – Senior Member – 1990 – present**

Personal Property – Classified Specialties – Rare Books

South Florida Chapter - Secretary, Vice President, President 2000-2003

**International Society of Appraisers – Accredited Member – 2005 - present**

Personal Property – Antiques and Residential Contents, Fine Art

**Florida Antiquarian Booksellers Association – founding member**

Vice President 2001-2003, 2005-2006, 2008-2009, board member 2009-2012

## *Diane Marvin, ISA CAPP*

*Certified Appraiser of Personal Property*

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### **Certifications Certified Appraiser of Personal Property (CAPP)**

Awarded the CAPP designation in Antiques and Residential Contents (ARC) by the International Society of Appraisers (ISA). CAPP is the Society's highest level of recognition, and fewer than 150 appraisers in the US and Canada have attained this professional achievement. Certified appraisers must complete a long-term, intensive course study in appraisal principles, pass the examinations on the theory and practice of professional appraising, as well as ethical standards of practice and legal considerations. (January 2008)

### **USPAP - Uniform Standards of Professional Appraisal Practice**

Successfully completed a 15-hour course and examination on the Uniform Standards of Professional Appraisal Practice (USPAP), the Congressionally-recognized set of appraisal standards promulgated by The Appraisal Foundation. Completed March 28, 2012, effective through March 28, 2017.

### **Education**

#### **International Society of Appraisers - Core Courses**

Course 101 - Appraisal Theory & Principals, Value & Market Definition  
Appraisal Uses, Federal Regulations

Course 102 - Appraisal Ethics, USPAP, ISA Appraisal Report Writing  
Standard, Identification & Authentication, Market & Value Research,  
Legal Issues

Course 103 - Business Practices, Appraisal Techniques, Practical Appraisal  
Report Writing

Course 104 - Advanced Appraisal Theory and Report Writing

Asian Art Seminar (2009)

The Appraisal of Antiques and Residential Contents  
ISA Professional Development Program (2003)

The Appraisal of Oriental Rugs (2003)

Mandatory ISA Re-qualification Program, successful completion (2001) (2006)

ISA Re-qualification Core Course Review (2000) (2006)

#### **American Society of Appraisers**

Annual Conference, attended one day, Orlando, FL (2009)

Course 303 - Appraisers As Expert Witnesses (2002)

Appraising Oriental Rugs (2001)

Antique Clocks & Watches (2001)

#### **New Orleans Antiques Forum (2009)**

**Education  
Continued**

**Tuscaloosa Antiques Symposium (2007, 2009)**

**Whitehall at the Villa Antiques Seminar**

Wood Identification (2007)

**Annual Conference Attendance - International Society of Appraisers**

Tempe, AZ (2012)

Santa Fe, NM (2006)

Nashville, TN (2011)

Atlanta (2004)

Toronto, Canada (2010, 2000)

Philadelphia, PA (2003, 1990)

Charleston, SC (2009)

Washington, D.C. (1997)

Baltimore, MD (2008)

Boston, MA (1994)

Fort Worth, TX (2007)

Chicago, IL (1992)

**Bloomsburg University, Bloomsburg, Pennsylvania**

**Bachelor of Arts Degree (1979)**

**Experience**

**Personal Property Appraiser (1989 - Present)**

Specialty: Antiques and Residential Contents (ARC), antique and used furniture, fine and decorative art, crystal, silver, porcelain, textiles, collectibles, office equipment, liquidations, consultations. Appraisals prepared for estate purposes including estate tax, probate and equitable distribution, dissolution of marriage, donation, damage claims, insurance, and bankruptcy.

**Auction Gallery of the Palm Beaches, West Palm Beach**

Observed the sale of furniture, antiques, art and collectibles in the South Florida market place

Guest Appraiser

Boca Raton Children's Museum; Hibel Museum of Art, Jupiter; The von Liebig Art Center, Naples; Delray Beach Historical Society; City of Pembroke Pines

Antique Shop Owner (1984 - 1991)

Specializing in American antique furniture, American textiles, silver, ceramics and decorative arts

Assistant Curator

Barrington Museum of American Folk Art, Delray Beach, Florida  
Special Exhibits and School Programs

**Organizations  
Memberships**

**International Society of Appraisers**

Certified Member, ISA-CAPP (2008 - Present)

Accredited Member International Society of Appraisers, ISA-AM (2003 - 2008)

Member International Society of Appraisers (1989 - 2003)

**Foundation for Appraisal Education (2009 - Present)**

Vice President of FAE Board of Directors and Scholarship Director

The Foundation for Appraisal Education is a not-for-profit organization formed to promote the advancement of education related to personal property appraising.

**Organizations** Member South Florida / Greater Miami Chapter, ISA (1990 - Present)  
**Memberships** Vice President / Program Chairman (1990 – 1992) (2004)  
**Continued** Past President (1992 - 1993)

**Other**

International Ivory Society  
The National Association of Watch & Clock Collectors, Inc.  
The International Paperweight Society

**Qualified as** **Federal Bankruptcy Court - Fort Lauderdale, Florida**  
**Expert** **Circuit Civil Court Broward County**  
**Witness** **Circuit Civil Court Palm Beach County**

- Main Judicial Complex, West Palm Beach
- North County Courthouse, Palm Beach Gardens
- South County Courthouse, Delray Beach

**Lectures**

Topics:

- "Issues Affecting Appraisers and Their Clients"
- "When Do You Need an Appraiser?"
- "How to Advise Clients to Prepare a Separate Writing"
- "History and Valuation of Dedham Pottery"
- "History and Valuation of Antique and Contemporary Glass Paperweights"
- "American Quilts: 18<sup>th</sup> – 20<sup>th</sup> Century"
- General antiques and collectibles; antique textiles; American pottery

Venues:

- Historical Museum of Southern Florida, Miami
- Boca Raton Historical Society
- ISA Fort Lauderdale / Palm Beach Chapter
- ISA Miami Chapter (currently South Florida Chapter)
- South Broward Estate Planning Council
- Northern Trust Bank, Sun Trust Bank, Wachovia Bank
- Palm Beach Guardianship Association
- Guest lecturer at ISA 1992 and 1994 Annual Conferences
- Various organizations in the South Florida area, lectures delivered to attorneys, accountants, bank trust officers, appraisers and individuals

**Media**  
**Publications**

HDTV, Auction HD, "Treasure Seekers", featured specialist, January 2005

Value This with Brian and Leon, Radio WRNJ, October 2004

"How To Get An Accurate Appraisal" - *Quilt Almanac* 1992

"The Care and Preservation of Antique Quilts" - *Quilt Magazine* 1986



*J.P. Morgan*



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SIMON BERNSTEIN

C/O ARBITRAGE INT'L MARKETING

950 PENINSULA CORPORATE CIR STE 3010

BOCA RATON FL 33487-1387



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J.P.Morgan

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For the Period 8/1/12 to 8/31/12

## Account Summary

	Account Number	Beginning Net Market Value	Ending Net Market Value	Change In Value	Start on Page
<b>Investment Account(s)</b>					
SIMON BERNSTEIN TOD S BERNSTEIN	W32578002 <sup>1</sup>	0.00	0.00	0.00	4
SIMON BERNSTEIN TOD S BERNSTEIN	24208956 <sup>2</sup>	0.00	0.00	0.00	5
SIMON BERNSTEIN IRA ROLLOVER	W32585007 <sup>1</sup>	707,120.91	519,266.37	(187,854.54)	6
<b>Total Value</b>		<b>\$707,120.91</b>	<b>\$519,266.37</b>	<b>(\$187,854.54)</b>	

This account summary is provided for informational purposes and includes assets at different entities.

- (1) Assets held at JPMorgan Chase Bank, N.A., member Federal Deposit Insurance Corporation ("FDIC"), except for exchange-listed options, which are held at JPMorgan Clearing Corporation ("JPMCC"). The Asset Account Statement reflects brokerage transactions executed through J.P. Morgan Securities LLC ("JPMS"), see "Portfolio Activity Detail". Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMCC, a wholly owned subsidiary of JPMS. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.
- (2) Assets held in Margin Account at JPMCC, member Financial Regulatory Authority ("FINRA") and Securities Insurance Protection Corporation ("SIPC"). The Margin Account Statement reflects brokerage transactions executed by JPMS, see "Portfolio Activity Detail". Such transactions are cleared and carried through JPMCC.

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



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Consolidated Statement Page 1

J.P.Morgan

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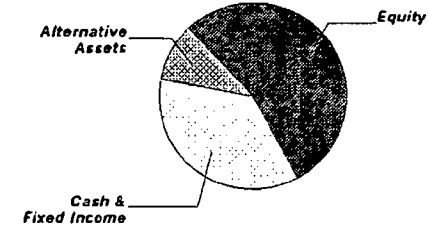
For the Period 8/1/12 to 8/31/12

# Consolidated Summary

## INVESTMENT ACCOUNTS

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	349,332.93	280,438.01	(68,894.92)	5,339.47	54%
Alternative Assets	115,492.21	51,289.43	(64,202.78)	235.54	10%
Cash & Fixed Income	242,295.66	187,538.84	(54,756.82)	6,982.68	36%
<b>Market Value</b>	<b>\$707,120.80</b>	<b>\$519,266.28</b>	<b>(\$187,854.52)</b>	<b>\$12,557.69</b>	<b>100%</b>
Accruals	0.11	0.09	(0.02)		
<b>Market Value with Accruals</b>	<b>\$707,120.91</b>	<b>\$519,266.37</b>	<b>(\$187,854.54)</b>		

Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>707,120.80</b>	<b>717,453.24</b>
Net Contributions/Withdrawals	(200,000.00)	(250,000.00)
Income & Distributions	1,033.08	9,834.50
Change in Investment Value	11,112.40	41,978.54
<b>Ending Market Value</b>	<b>\$519,266.28</b>	<b>\$519,266.28</b>
Accruals	0.09	0.09
<b>Market Value with Accruals</b>	<b>\$519,266.37</b>	<b>\$519,266.37</b>

This Consolidated Summary shows all of your investments at J.P. Morgan other than investments we hold in trust for you. These investments may be held in custody or investment management account at JPMorgan Chase Bank, N.A. (the "Bank") or in a brokerage or margin account at J.P. Morgan Clearing Corp. ("JPMCC"). Brokerage and margin accounts are non-discretionary and all investment decisions are made by the client. J.P. Morgan Securities LLC ("JPMS") does not provide advice on asset allocation or investment management services, nor do its personnel take discretion over any client accounts. Such advice and services are provided exclusively by the Bank.





For the Period 8/1/12 to 8/31/12

# Consolidated Summary CONTINUED

## INVESTMENT ACCOUNT(S) YEAR-TO-DATE

<b>Portfolio Activity</b>	<b>Account Number</b>	<b>Beginning Market Value</b>	<b>Net Contributions/ Withdrawals</b>	<b>Income &amp; Distributions</b>	<b>Change in Investment Value</b>	<b>Ending Market Value with Accruals</b>
SIMON BERNSTEIN IRA ROLLOVER	W32585007	717,453.24	(250,000.00)	9,834.50	41,978.54	519,266.37

<b>Tax Summary</b>	<b>Account Number</b>	<b>Taxable Income</b>	<b>Tax-Exempt Income</b>	<b>Other Income &amp; Receipts</b>	<b>Realized Gain/Loss</b>		<b>Unrealized Gain/Loss<sup>1</sup></b>
					<b>Short-term</b>	<b>Long-term</b>	
SIMON BERNSTEIN IRA ROLLOVER	W32585007	9,834.50			6.81	4,575.41	119,894.03

<sup>1</sup>Unrealized Gain/Loss represents data from the time of account inception to the current statement period.



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

SIMON BERNSTEIN TOD S BERNSTEIN ACCT. W32578002  
For the Period 8/1/12 to 8/31/12

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	
Online access	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

### No market value or activity to report during this period

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



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J.P.Morgan



J.P. Morgan Securities LLC  
383 Madison Avenue, New York, NY 10179

SIMON BERNSTEIN TOD S BERNSTEIN ACCT. 24208956  
For the Period 8/1/12 to 8/31/12

## Margin Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	
<b>Online access</b>	<b><a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a></b>	

Transactions cleared and carried through J.P. Morgan Clearing Corp. - Three Chase Metrotech Center, Brooklyn, NY 11245-0001,  
(347) 643-2578

### No market value or activity to report during this period

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



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JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	

Online access [www.jpmorganonline.com](http://www.jpmorganonline.com)

### Table of Contents

### Page

Account Summary	2
Holdings	
Equity	4
Alternative Assets	7
Cash & Fixed Income	9
Portfolio Activity	11

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



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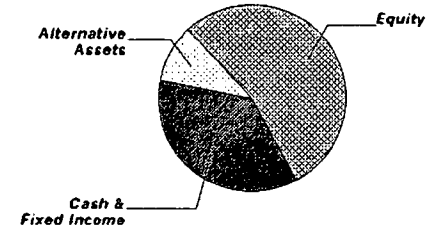


SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	349,332.93	280,438.01	(68,894.92)	5,339.47	54%
Alternative Assets	115,492.21	51,289.43	(64,202.78)	235.54	10%
Cash & Fixed Income	242,295.66	187,538.84	(54,756.82)	6,982.68	36%
<b>Market Value</b>	<b>\$707,120.80</b>	<b>\$519,266.28</b>	<b>(\$187,854.52)</b>	<b>\$12,557.69</b>	<b>100%</b>
Accruals	0.11	0.09	(0.02)		
<b>Market Value with Accruals</b>	<b>\$707,120.91</b>	<b>\$519,266.37</b>	<b>(\$187,854.54)</b>		

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>707,120.80</b>	<b>717,453.24</b>
Withdrawals & Fees	(200,000.00)	(250,000.00)
<b>Net Contributions/Withdrawals</b>	<b>(\$200,000.00)</b>	<b>(\$250,000.00)</b>
Income & Distributions	1,033.08	9,834.50
Change In Investment Value	11,112.40	41,978.54
<b>Ending Market Value</b>	<b>\$519,266.28</b>	<b>\$519,266.28</b>
Accruals	0.09	0.09
<b>Market Value with Accruals</b>	<b>\$519,266.37</b>	<b>\$519,266.37</b>



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Account Summary CONTINUED

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	1,032.97	9,831.92
Interest Income	0.11	2.58
<b>Taxable Income</b>	<b>\$1,033.08</b>	<b>\$9,834.50</b>

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss	6.81	6.81
LT Realized Gain/Loss	5,966.34	4,575.41
<b>Realized Gain/Loss</b>	<b>\$5,973.15</b>	<b>\$4,582.22</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$119,894.03</b>

Cost Summary	Cost
Equity	193,190.79
Cash & Fixed Income	81,003.07
<b>Total</b>	<b>\$274,193.86</b>



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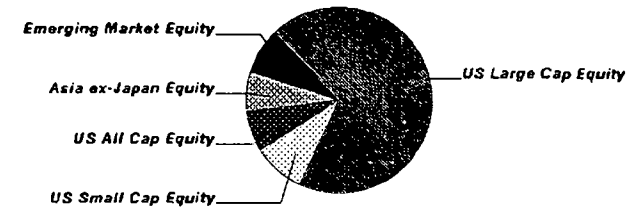
SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	252,373.74	192,980.67	(59,393.07)	37%
US Small Cap Equity	25,024.52	25,443.28	418.76	5%
US All Cap Equity	27,431.23	22,558.21	(4,873.02)	4%
Asia ex-Japan Equity	25,048.18	20,204.31	(4,843.87)	4%
Emerging Market Equity	19,455.26	19,251.54	(203.72)	4%
<b>Total Value</b>	<b>\$349,332.93</b>	<b>\$280,438.01</b>	<b>(\$68,894.92)</b>	<b>54%</b>

Market Value/Cost	Current Period Value
Market Value	280,438.01
Tax Cost	193,190.79
Unrealized Gain/Loss	87,247.22
Estimated Annual Income	5,339.47
Yield	1.90%

### Asset Categories



Equity as a percentage of your portfolio - 54 %



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

Note: P indicates position adjusted for Pending Trade Activity.

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
P ISHARES RUSSELL 1000 VALUE INDEX FUND 464287-59-8 IWD	70.38	585.000	41,172.30	27,138.89	14,033.41	888.03	2.16%
ISHARES RUSSELL 1000 GROWTH INDEX FUND 464287-61-4 IWF	66.01	806.000	53,204.06	32,403.66	20,800.40	661.72	1.24%
ISHARES DJ SELECT DIVIDEND INDEX FUND 464287-16-8 DVY	57.17	913.000	52,196.21	32,299.02	19,897.19	1,779.43	3.41%
MORGAN STANLEY TECHNOLOGY ETF 78464A-10-2 MTK	67.30	477.000	32,102.10	17,877.74	14,224.36	251.37	0.78%
SECTOR SPDR TRUST S/B/I-ENERGY 81369Y-50-6 XLE	71.53	200.000	14,306.00	15,219.74	(913.74)	227.60	1.59%
<b>Total US Large Cap Equity</b>			<b>\$192,980.67</b>	<b>\$124,939.05</b>	<b>\$68,041.62</b>	<b>\$3,808.15</b>	<b>1.97%</b>
<b>US Small Cap Equity</b>							
VANGUARD HEALTH CARE ETF 92204A-50-4 VHT	70.48	361.000	25,443.28	16,876.22	8,567.06	378.68	1.49%



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SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> <u>Accrued Div.</u>	Yield
<b>US All Cap Equity</b>							
GATEWAY TRUST FUND 367829-20-7 GATE X	27.43	822.392	22,558.21	19,334.42	3,223.79	353.62	1.57%
<b>Asia ex-Japan Equity</b>							
T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND 77956H-50-0 PRAS X	15.41	1,311.117	20,204.31	19,453.79	750.52	196.66	0.97%
<b>Emerging Market Equity</b>							
I SHARES S&P LATIN AMERICAN 40 INDEX FUND 464287-39-0 ILF	41.58	463.000	19,251.54	12,587.31	6,664.23	602.36	3.13%

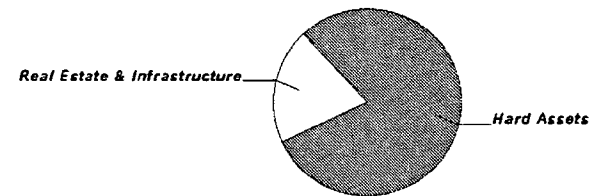


SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hedge Funds	68,876.73	0.00	(68,876.73)	
Real Estate & Infrastructure	11,657.80	11,601.12	(56.68)	2%
Hard Assets	34,957.68	39,688.31	4,730.63	8%
<b>Total Value</b>	<b>\$115,492.21</b>	<b>\$51,289.43</b>	<b>(\$64,202.78)</b>	<b>10%</b>

### Asset Categories



Alternative Assets as a percentage of your portfolio - 10 %

## Alternative Assets Detail

J.P.Morgan



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SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

	Quantity/Original Commitment Amount	Cost/Net Capital Called Since Inception	Net Distributions Since Inception	Estimated Value	Est. Annual Inc. Accrued Div.	Yield
<b>Real Estate &amp; Infrastructure</b>						
JPM US REAL ESTATE FD - SEL FUND 3037 4812C0-61-3 SUIE X	629.81	10,343.12		11,601.12	235.54	2.03%

Amounts shown above under "Estimated Value" for private equity funds are estimates based on the latest fund values received from each underlying fund, which value may be as of a date (underlying fund value date) prior to the period covered by this statement. The values provided by the underlying fund have been adjusted for any cash flows between your account and such fund that have occurred subsequent to the underlying fund value date to derive the "Estimated Value". Therefore, such "Estimated Value" may not reflect the value of your interest shown on any fund's actual books and records as of the date of this statement. For additional information, please contact your J.P. Morgan representative.

For private equity funds, Estimated Values are based on estimates provided by the underlying funds that are generally presented on a US GAAP basis, which records investments at fair value, or "marked-to-market". Most of these underlying funds also present their audited financial statements on a US GAAP basis (i.e., "marked-to-market"). However, some of these underlying funds present their audited financial statements using the Income Tax Basis of Accounting, which records investments "at cost" based on the accrual basis of accounting for Federal income taxes. Where the underlying fund provides periodic estimates on a "marked-to-market" basis but reflects investments "at cost" in its audited financial statements, the marked-to-market Estimated Value shown herein for a private equity fund may be materially different from the value reflected on such fund's audited financial statements (which are also based on the audited financial statements of the underlying fund).

	Price	Quantity	Estimated Value	Cost
<b>Hard Assets</b>				
ISHARES SILVER TRUST 46428Q-10-9 SLV	30.79	1,289.000	39,688.31	14,574.94

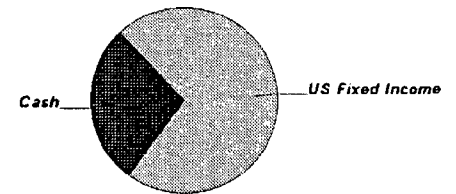


SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	12,656.65	51,105.98	38,449.33	10%
US Fixed Income	229,639.01	136,432.86	(93,206.15)	26%
<b>Total Value</b>	<b>\$242,295.66</b>	<b>\$187,538.84</b>	<b>(\$54,756.82)</b>	<b>36%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	187,538.84
Tax Cost	81,003.07
Unrealized Gain/Loss	6,275.44
Estimated Annual Income	6,982.68
Accrued Interest	0.09
Yield	3.72%

Cash & Fixed Income as a percentage of your portfolio - 36 %

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	187,538.84	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	51,105.98	27%
Mutual Funds	136,432.86	73%
<b>Total Value</b>	<b>\$187,538.84</b>	<b>100%</b>

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SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

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.

\*\* Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position. Please contact your J.P. Morgan team for additional information.

## Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>Cash</b>							
US DOLLAR	1.00	12,398.85	12,398.85	12,398.85		1.23 0.09	0.01% <sup>1</sup>
PROCEEDS FROM PENDING SALES	1.00	38,707.13	38,707.13	38,707.13			
<b>Total Cash</b>			<b>\$51,105.98</b>	<b>\$51,105.98</b>	<b>\$0.00</b>	<b>\$1.23 \$0.09</b>	<b>0.00%</b>
<b>US Fixed Income</b>							
LOOMIS SAYLES FDS I BOND FD RETAIL 543495-83-2	14.71	6,851.67	100,788.01	527.68 **	N/A	5,577.25	5.53%
ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND 464287-24-2	120.83	295.00	35,644.85	29,369.41	6,275.44	1,404.20	3.94%
<b>Total US Fixed Income</b>			<b>\$136,432.86</b>	<b>\$29,897.09</b>	<b>\$6,275.44</b>	<b>\$6,981.45</b>	<b>5.11%</b>



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>12,656.65</b>	<b>--</b>
<b>INFLOWS</b>		
Income	1,033.08	9,834.50
<b>Total Inflows</b>	<b>\$1,033.08</b>	<b>\$9,834.50</b>
<b>OUTFLOWS **</b>		
Withdrawals	(200,000.00)	(250,000.00)
<b>Total Outflows</b>	<b>(\$200,000.00)</b>	<b>(\$250,000.00)</b>
<b>TRADE ACTIVITY</b>		
Settled Sales/Maturities/Redemptions	199,443.94	224,146.27
Settled Securities Purchased	(734.82)	(6,011.13)
<b>Total Trade Activity</b>	<b>\$198,709.12</b>	<b>\$218,135.14</b>
<b>Ending Cash Balance</b>	<b>\$12,398.85</b>	<b>--</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



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SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
8/1	Interest Income	DEPOSIT SWEEP INTEREST FOR JULY @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$12,607.19 AS OF 08/01/12			0.11
8/2	Div Domestic	LORD ABBET INVT TR TOTAL RETURN A @ 0.031 PER SHARE AS OF 07/31/12 (ID: 543916-84-5)	6,645.346	0.031	207.14
8/7	Div Domestic	ISHARES IBOXX \$ INVESTMENT GRADE CORPORATE BOND FUND @ 0.38477 PER SHARE (ID: 464287-24-2)	295.000	0.385	113.51
8/17	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED			(50,000.00)
8/24	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED			(50,000.00)
8/27	Div Domestic	LOOMIS SAYLES FDS I BOND FD RETAIL @ 0.063 PER SHARE AS OF 08/24/12 (ID: 543495-83-2)	6,851.666	0.077	527.68
8/30	Distribution	FUNDS TRANSFERRED FROM ASSET AC# W32585007 TO DDA AC# 000000849197231 AS REQUESTED			(100,000.00)
8/30	Div Domestic	LORD ABBET INVT TR TOTAL RETURN A 08/29/12 INCOME DIVIDEND @ 0.034 PER SHARE AS OF 08/29/12 (ID: 543916-84-5)	5,451.590	0.034	184.64
<b>Total Inflows &amp; Outflows</b>					<b>(\$198,966.92)</b>



**SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007**  
For the Period 8/1/12 to 8/31/12

**TRADE ACTIVITY**

Note: L indicates Long Term Realized Gain/Loss S indicates Short Term Realized Gain/Loss  
\*\* Realized Gain/Loss and tax cost are shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the sale. Please contact your J.P. Morgan team for additional information.

Trade Date Settle Date	Type Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
<b>Settled Sales/Maturities/Redemptions</b>							
8/16 8/17	Sale High Cost	JPM TR I HIGHBRIDGE STATISTICAL -SEL FUND 1011 J.P.MORGAN SECURITIES LLC AS AGENT @ 14.90 (ID: 4812A2-43-9)	(2,535.905)	14.90	37,784.98	(41,024.66)	(3,239.68) L
8/23 8/24	Sale High Cost	LOOMIS SAYLES FDS I BOND FD RETAIL (ID: 543495-83-2)	(1,533.742)	14.67	22,500.00	N/A **	N/A
8/23 8/24	Sale High Cost	LORD ABBET INVNT TR TOTAL RETURN A (ID: 543916-84-5)	(1,193.756)	10.89	13,000.00	N/A **	N/A
8/23 8/24	Sale High Cost	GATEWAY TRUST FUND (ID: 367829-20-7)	(182.415)	27.41	5,000.00	(4,406.54)	573.60 L 19.86 S
8/23 8/24	Sale High Cost	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND (ID: 77956H-50-0)	(321.750)	15.54	5,000.00	(6,419.83)	(1,419.83) L
8/23 8/24	Sale High Cost	HUSSMAN STRATEGIC GROWTH FUND (ID: 448108-10-0)	(407.240)	11.05	4,500.00	(5,351.13)	(851.13) L
8/29 8/30	Sale High Cost	THE ARBITRAGE FUND-R (ID: 03875R-10-6)	(2,466.900)	12.86	31,724.33	(29,555.34)	2,166.77 L 2.22 S
8/29 8/30	Sale High Cost	LORD ABBET INVNT TR TOTAL RETURN A (ID: 543916-84-5)	(5,451.590)	10.89	59,367.82	N/A **	N/A
8/29 8/30	Sale High Cost	HUSSMAN STRATEGIC GROWTH FUND (ID: 448108-10-0)	(1,857.887)	11.07	20,566.81	(24,370.68)	(3,788.60) L (15.27) S
<b>Total Settled Sales/Maturities/Redemptions</b>					<b>\$199,443.94</b>	<b>(\$111,128.18)</b>	<b>(\$6,558.87) L \$6.81 S</b>



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SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007  
For the Period 8/1/12 to 8/31/12

Trade Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settle Date					
<b>Settled Securities Purchased</b>					
8/2	Purchase	LORD ABBET INVT TR TOTAL RETURN A INCOME	18.986	10.91	(207.14)
8/2		DIVIDEND @ 0.031 PER SHAR REINVESTED @ \$10.91 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 07/31/12 (ID: 543916-84-5)			
8/27	Purchase	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME	35.970	14.67	(527.68)
8/27		DIVIDEND @ 0.063 PER SHAR REINVESTED @ \$14.67 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/24/12 (ID: 543495-83-2)			
<b>Total Settled Securities Purchased</b>					<b>(\$734.82)</b>

Trade Date	Type	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Est. Settle Date	Selection Method						
<b>Pending Sales, Maturities, Redemptions</b>							
8/29	Sale	ISHARES RUSSELL 1000 VALUE INDEX FUND	(550.000)	70.56	38,707.13	(26,181.92)	12,525.21 L
9/4		(ID: 464287-59-8)					



For the Period 8/1/12 to 8/31/12

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

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

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

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

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

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

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

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

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

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

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

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

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

**Offshore Deposits - London and Nassau**



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For the Period 8/1/12 to 8/31/12

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

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

**Fund manager disclosure information available upon request**

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

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

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

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

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

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

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



For the Period 8/1/12 to 8/31/12

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

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

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

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR MARGIN ACCOUNT(S)**

All positions in your Margin Account Portfolio(s) are held in custody at J.P. Morgan Clearing Corp. ("JPMCC"), Three Chase Metrotech Center, Brooklyn, NY 11245-001, (347) 643-2578.

If you have a margin account as permitted by law we may use certain securities in such account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith.

Please keep the following in mind when using a statement to track your brokerage activity in a margin account: The statement combines your general margin account with the special memorandum account required by Section 220.6 Regulation T. As required by Regulation T, a permanent record of your separate account is available upon your request.

Free credit balances in your margin account(s) are not segregated and may be used in the operation of JPMCCs business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise noted, JPMCC or its agents and depositories will hold your securities. Upon your demand, JPMCC will pay to you the amount of your free credit balance, and will deliver to you fully-paid securities held on your behalf.

Interest will be charged on any debit balance; the method of calculating interest is described in a letter sent to all margin customers.

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.



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For the Period 8/1/12 to 8/31/12

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.



For the Period 8/1/12 to 8/31/12

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.



24940738880250255115  
25040730390010025315

J.P.Morgan

Disclosures Page 5 of 5



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

Primary Account: 00000849197231  
 For the Period 10/11/12 to 11/9/12



00000012 DPB 021 161 31512 NYNNNNNNNN T 1 000000000 07 0000  
 SIMON BERNSTEIN - DECEASED  
 C/O ARBITRAGE INT'L MARKETING  
 950 PENINSULA CORPORATE CIR STE 3010  
 BOCA RATON FL 33487-1387

**J.P. Morgan Team**

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



**Private Client Checking Plus**

Checking Account Summary	Amount
Beginning Balance	72,862.93
Deposits & Credits	0.26
Payments & Transfers	(5,461.11)
Fees, Charges & Other Withdrawals	(67,402.08)
<b>Ending Balance</b>	<b>\$0.00</b>

Annual Percentage Yield Earned This Period*	0.01%
Interest Paid This Period	\$0.26
Interest Paid Year-to-Date	\$2.05

\*Annual Percentage Yield Earned is an annualized rate that reflects the relationship between the amount of interest actually earned on the account during this statement period and the average daily balance in this account for the same period.



000000849197231

Primary Account: 000000849197231

For the Period 10/11/12 to 11/9/12

**Deposits & Credits**

Date	Description	Amount
10/29	Interest Payment	0.26
<b>Total Deposits &amp; Credits</b>		<b>\$0.26</b>

**Payments & Transfers**

Date	Description	Amount
10/15	10/15 Fedwire Debit Via: Legacy Bank of FL/067015999 A/C: Bernstein Family Realty Llp Imad: 1015B1Qgc05C002635 Trn: 0063600289Es	4,000.00
10/15	10/15 Online Payment 2915409969 To Florida Power & Light Company	1,460.85
11/05	11/05 Funds Transferred From DDA A/C# 00000000000849197231 To DDA A/C# 00000000000478015220 As Requested	0.26
<b>Total Payments &amp; Transfers</b>		<b>(\$5,461.11)</b>

**Fees, Charges & Other Withdrawals**

Date	Description	Amount
10/25	Funds Transferred From DDA A/C# 00000000000849197231 To DDA A/C# 00000000000478015220 As Requested	67,402.08
<b>Total Fees, Charges &amp; Other Withdrawals</b>		<b>(\$67,402.08)</b>

**Overdraft and Returned Item Fee Summary**

	Total for Current Period	Total Year-to-date
Total Overdraft Fees*		(\$1.26)
Total Returned Item Fees		

\*Total Overdraft Fees includes any Insufficient Funds Fees, Extended Overdraft Fees and Overdraft Interest

Please note this account was closed on 11/07/12.



Primary Account: 00000849197231

For the Period 10/11/12 to 11/9/12

## 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.

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

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

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

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

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

### Mutual Funds/Securities

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

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

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





Primary Account: 000000849197231

For the Period 10/11/12 to 11/9/12

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

Primary Account: 00000849197231

For the Period 9/13/12 to 10/10/12



00000008 DPI 021 161 28512 NNNNNNNNNN P 1 00000000 07 0000  
 SIMON BERNSTEIN - DECEASED  
 C/O ARBITRAGE INT'L MARKETING  
 950 PENINSULA CORPORATE CIR STE 3010  
 BOCA RATON FL 33487-1387

**J.P. Morgan Team**

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



**Private Client Checking Plus**

Checking Account Summary	Amount
Beginning Balance	77,491.27
Deposits & Credits	2,000.55
Checks Paid	(120.00)
Payments & Transfers	(6,508.89)
<b>Ending Balance</b>	<b>\$72,862.93</b>

Annual Percentage Yield Earned This Period*	0.01%
Interest Paid This Period	\$0.55
Interest Paid Year-to-Date	\$1.79

\*Annual Percentage Yield Earned is an annualized rate that reflects the relationship between the amount of interest actually earned on the account during this statement period and the average daily balance in this account for the same period.



00000849197231  
SIMON BERNSTEIN - DECEASED

Primary Account: 00000849197231  
For the Period 9/13/12 to 10/10/12

### Deposits & Credits

Date	Description	Amount
10/09	Monarch Life Ddp Credit 40100404C59322 CCD ID: 1041630650	2,000.00
10/10	Interest Payment	0.55
<b>Total Deposits &amp; Credits</b>		<b>\$2,000.55</b>

### Checks Paid

Check Number	Date Paid	Amount
296	09/18	120.00
<b>Total Checks Paid</b>		<b>(\$120.00)</b>

You can view images of the checks above at [jpmorganonline.com](http://jpmorganonline.com). To enroll in JPMorgan Online, please contact your J.P. Morgan Team or visit [jpmorganonline.com](http://jpmorganonline.com).

### Payments & Transfers

Date	Description	Amount
09/14	09/14 Fedwire Debit Via: Legacy Bank of FL/067015999 A/C: Bernstein Family Realty Llp Imad: 0914B1Qgc04C003035 Trn: 0065600258Es	4,000.00
10/01	10/01 Debit Memorandum Ref: Interest Payment On Loan Trn: 0120003730Dm	2,229.60
10/01	10/01 Debit Memorandum Ref: Interest Payment On Loan Trn: 0119989324Dm	11.29
10/09	American Pioneer Payment Ap-0Xxxxx666 PPD ID: 1590935083	268.00
<b>Total Payments &amp; Transfers</b>		<b>(\$6,508.89)</b>





00000849197231  
SIMON BERNSTEIN - DECEASED

Primary Account: 00000849197231  
For the Period 9/13/12 to 10/10/12

### Overdraft and Returned Item Fee Summary

	Total for Current Period	Total Year-to-date
Total Overdraft Fees*		(\$1.26)
Total Returned Item Fees		

*\*Total Overdraft Fees includes any Insufficient Funds Fees, Extended Overdraft Fees and Overdraft Interest*



100008491972310000063



Primary Account: 00000849197231

For the Period 9/13/12 to 10/10/12

**Private Client Checking Plus**

00000849197231 SIMON BERNSTEIN - DECEASED

SIMON BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33408

63439942  
296

DATE 9/10/12

PAY TO THE ORDER OF Cash \$ 120  
One Hundred Twenty and 00/100 DOLLARS

J.P.Morgan  
Founded 1798  
J.P.Morgan Chase Bank, N.A.  
Ft. Worth, Texas

⑆00000849197231⑆

009090374731 SEP 18 #0000000296 \$120.00

Please note that you can view your historical check images online and easily enroll in eDelivery by going to [www.MorganOnline.com](http://www.MorganOnline.com).

J.P.Morgan



Primary Account: 00000849197231  
For the Period 9/13/12 to 10/10/12

## Important Information About Your Statement

### In Case of Errors or Questions About Your Electronic Funds Transfers

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

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

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

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

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

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

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





Primary Account: 00000849197231

For the Period 9/13/12 to 10/10/12

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

Primary Account: 000000849197231  
 For the Period 8/10/12 to 9/12/12

**J.P. Morgan Team**

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

00000012 DPI 021 161 25712 NNNNNNNNNN P 1 000000000 07 0000  
 SIMON BERNSTEIN  
 C/O ARBITRAGE INT'L MARKETING  
 950 PENINSULA CORPORATE CIR STE 3010  
 BOCA RATON FL 33487-1387

**Private Client Checking Plus**

Checking Account Summary	Amount
Beginning Balance	3,938.43
Deposits & Credits	253,534.60
Checks Paid	(82,188.02)
Payments & Transfers	(97,793.74)
<b>Ending Balance</b>	<b>\$77,491.27</b>

Annual Percentage Yield Earned This Period*	0.01%
Interest Paid This Period	\$0.50
Interest Paid Year-to-Date	\$1.24

\*Annual Percentage Yield Earned is an annualized rate that reflects the relationship between the amount of interest actually earned on the account during this statement period and the average daily balance in this account for the same period.





00000849197231  
SIMON BERNSTEIN

Primary Account: 00000849197231  
For the Period 8/10/12 to 9/12/12

### Deposits & Credits

Date	Description	Amount
08/17	Funds Transferred From Asset Ac# W32585007 To DDA Ac# 00000849197231 As Requested	50,000.00
08/24	Funds Transferred From Asset Ac# W32585007 To DDA Ac# 00000849197231 As Requested	50,000.00
08/30	Funds Transferred From Asset Ac# W32585007 To DDA Ac# 00000849197231 As Requested	100,000.00
09/04	Funds Transferred From Asset Ac# W32585007 To DDA Ac# 00000849197231 As Requested	50,000.00
09/06	Monarch Life Ddp Credit 40100404C59322 CCD ID: 1041630650	2,000.00
09/12	US Treasury 303 Xxsoc Sec 3713Xxxxxa SSA PPD ID: 3031036030	1,534.10
09/12	Interest Payment	0.50
<b>Total Deposits &amp; Credits</b>		<b>\$253,534.60</b>

### Checks Paid

Check Number	Date Paid	Amount	Check Number	Date Paid	Amount	Check Number	Date Paid	Amount
285	08/16	769.00	289	08/28	50.00	293	08/30	16,342.60
286	08/17	1,873.06	290	08/20	769.00	294	08/27	3,000.00
287	08/16	315.00	291	09/04	36,000.36	295	08/31	2,000.00
288	08/14	300.00	292	08/24	769.00	297	09/12	20,000.00
<b>Total Checks Paid</b>								<b>(\$82,188.02)</b>

You can view images of the checks above at [jpmorganonline.com](http://jpmorganonline.com). To enroll in JPMorgan Online, please contact your J.P. Morgan Team or visit [jpmorganonline.com](http://jpmorganonline.com).

### Payments & Transfers

Date	Description	Amount
08/16	08/16 Online Payment 2817882096 To Directv	230.37
08/17	08/17 Fedwire Debit Via: Comerica Bk & Tr/067012099 A/C: Telenet Systems Inc Imad: 0817B1Qgc01C002757 Trn: 0052100230Es	15,000.00
08/17	08/17 Fedwire Debit Via: Comerica Bk & Tr/067012099 A/C: Telenet Systems Inc Imad: 0817B1Qgc02C006347 Trn: 0163400230Es	3,000.00
08/21	08/21 Online Payment 2825630812 To Kool Ray	756.00
08/21	08/21 Online Payment 2825641308 To Cbiz Goldstein Lewin	1,000.00

J.P.Morgan



00000849197231  
SIMON BERNSTEIN

Primary Account: 00000849197231  
For the Period 8/10/12 to 9/12/12

**Payments & Transfers** CONTINUED

Date	Description	Amount
08/21	08/21 Online Payment 2825641319 To Comcast	694.88
08/21	08/21 Online Payment 2825641322 To Dish Network	98.71
08/21	08/21 Online Payment 2825641326 To Pbc Water Utilities Department	59.79
08/22	08/22 Online Payment 2827002740 To American Express	10,948.68
08/22	08/22 Online Payment 2827002750 To St. Andrews Country Club	2,276.08
08/22	08/22 Online Payment 2827002745 To J.P. Morgan Cardmember Service	1,024.15
08/22	08/22 Online Payment 2827240418 To AT&T	154.94
08/24	08/24 Fedwire Debit Via: Comerica Bk & Tr/067012099 A/C: Life Insurance Concepts Imad: 0824B1Qgc05C006308 Trn: 0135600237Es	25,000.00
08/30	08/30 Fedwire Debit Via: Comerica Bk & Tr/067012099 A/C: Telenet Systems Inc Imad: 0830B1Qgc07C001986 Trn: 0001900243Es	4,393.06
08/30	08/30 Fedwire Debit Via: Legacy Bank of FL/067015999 A/C: Bernstein Family Realty Lllp Imad: 0830B1Qgc01C004284 Trn: 0107700243Es	6,000.00
08/30	08/30 Fedwire Debit Via: Comerica Bk & Tr/067012099 A/C: Telenet Systems Inc Imad: 0830B1Qgc03C007600 Trn: 0199700243Es	11,059.03
08/31	08/31 Debit Memorandum Ref: Interest Payment On Loan Trn: 0118761236Dm	2,318.32
08/31	08/31 Debit Memorandum Ref: Interest Payment On Loan Trn: 0118747326Dm	11.73
09/07	American Pioneer Payment 0110Xxxxx PPD ID: 3751828402	268.00
09/11	09/11 Online Payment 2858852033 To Cbiz Goldstein Lewin	3,500.00
09/11	09/11 Fedwire Debit Via: Comerica Bk & Tr/067012099 A/C: Telenet Systems Inc Imad: 0911B1Qgc08C003526 Trn: 0053500255Es	5,000.00
09/11	09/11 Fedwire Debit Via: Comerica Bk & Tr/067012099 A/C: Arbitrage International Manageimad: 0911B1Qgc01C004768 Trn: 0159600255Es	5,000.00
<b>Total Payments &amp; Transfers</b>		<b>(\$97,793.74)</b>





00000849197231  
SIMON BERNSTEIN

Primary Account: 00000849197231  
For the Period 8/10/12 to 9/12/12

### Overdraft and Returned Item Fee Summary

	Total for Current Period	Total Year-to-date
Total Overdraft Fees*		(\$1.26)
Total Returned Item Fees		

*\*Total Overdraft Fees includes any Insufficient Funds Fees, Extended Overdraft Fees and Overdraft Interest*





Primary Account: 00000849197231

For the Period 8/10/12 to 9/12/12

Private Client Checking Plus  
00000849197231 SIMON BERNSTEIN

SIMON BERNSTEIN 84919942 285  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496  
DATE 8/13/12

PAY TO THE ORDER OF Concepcion Ozuna \$ 769  
Seven Hundred Sixty Nine and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO: [Signature]

⑆ 25 7084 13 1⑆ 849197231⑆ 0285

007470485918 AUG 16 #0000000285 \$769.00

SIMON BERNSTEIN 84919942 286  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496  
DATE 8/13/12

PAY TO THE ORDER OF Mossey Clark, Fischer + Inc. \$ 1,873.06  
One Thousand Eight Hundred Seventy Three and 06/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO: [Signature]

⑆ 25 7084 13 1⑆ 849197231⑆ 0286

008180144519 AUG 17 #0000000286 \$1,873.06

SIMON BERNSTEIN 84919942 287  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496  
DATE 8/13/12

PAY TO THE ORDER OF Zicaro's Plumbing \$ 315  
Three Hundred Fifteen and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO: [Signature]

⑆ 25 7084 13 1⑆ 849197231⑆ 0287

001680512045 AUG 16 #0000000287 \$315.00

SIMON BERNSTEIN 84919942 288  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496  
DATE 8/14/12

PAY TO THE ORDER OF Keith Resig \$ 300  
Three Hundred and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO: [Signature]

⑆ 25 7084 13 1⑆ 849197231⑆ 0288

005690550789 AUG 14 #0000000288 \$300.00

SIMON BERNSTEIN 84919942 289  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496  
DATE 8/15/12

PAY TO THE ORDER OF Cash \$ 50  
Fifty dollars and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO: [Signature]

⑆ 25 7084 13 1⑆ 849197231⑆ 0289

004780993843 AUG 28 #0000000289 \$50.00

SIMON BERNSTEIN 84919942 290  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496  
DATE 8/17/12

PAY TO THE ORDER OF Concepcion Ozuna \$ 769  
Seven Hundred Sixty Nine and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO: [Signature]

⑆ 25 7084 13 1⑆ 849197231⑆ 0290

007070629422 AUG 20 #0000000290 \$769.00

SIMON BERNSTEIN 84919942 291  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496  
DATE 8/22/12

PAY TO THE ORDER OF Heritage Union Life Ins. Co. \$ 36,000.36  
Thirty Six Thousand and 36/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO: 1009208

⑆ 25 7084 13 1⑆ 849197231⑆ 0291

004580593436 SEP 04 #0000000291 \$36,000.36

SIMON BERNSTEIN 84919942 292  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496  
DATE 8/24/12

PAY TO THE ORDER OF Concepcion Ozuna \$ 769  
Seven Hundred Sixty Nine and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO: [Signature]

⑆ 25 7084 13 1⑆ 849197231⑆ 0292

005180142295 AUG 24 #0000000292 \$769.00

SIMON BERNSTEIN 84919942 293  
7020 LIONS HEAD LANE  
BOCA RATON, FL 33496  
DATE 8/28/12

PAY TO THE ORDER OF Dolery Fir \$ 16,342.60  
Sixteen Thousand Three Hundred Forty Two and 60/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO: 2014 K/A 010107

⑆ 25 7084 13 1⑆ 849197231⑆ 0293 ⑆ 00001634260⑆

008590657293 AUG 30 #0000000293 \$16,342.60



Please note that you can view your historical check images online and easily enroll in eDelivery by going to [www.MorganOnline.com](http://www.MorganOnline.com).

J.P.Morgan

TS004767

25752160120010001203



Primary Account: 000000849197231

For the Period 8/10/12 to 9/12/12

**Private Client Checking Plus**  
000000849197231 SIMON BERNSTEIN

SIMON BERNSTEIN  
7000 LIONS HEAD LANE  
BOCA RATON, FL 33496

⑆257084131⑆ 849197231⑆0294 294  
DATE 8/27/12

PAY TO THE ORDER OF Cash \$ 3,000  
Three thousand and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO \_\_\_\_\_

⑆257084131⑆ 849197231⑆0294

002090779667 AUG 27 #0000000294 \$3,000.00

SIMON BERNSTEIN  
7000 LIONS HEAD LANE  
BOCA RATON, FL 33496

⑆257084131⑆ 849197231⑆0295 295  
DATE 8/30/12

PAY TO THE ORDER OF Cash \$ 2,000  
Two thousand and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO \_\_\_\_\_

⑆257084131⑆ 849197231⑆0295

007080820354 AUG 31 #0000000295 \$2,000.00

SIMON BERNSTEIN  
7000 LIONS HEAD LANE  
BOCA RATON, FL 33496

⑆257084131⑆ 849197231⑆0297 297  
DATE 9/12/12

PAY TO THE ORDER OF Telenet Systems \$ 20,000  
Twenty thousand and 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO \_\_\_\_\_

⑆257084131⑆ 849197231⑆0297

008890050182 SEP 12 #0000000297 \$20,000.00

Please note that you can view your historical check images online and easily enroll in eDelivery by going to [www.MorganOnline.com](http://www.MorganOnline.com).

J.P.Morgan



Primary Account: 000000849197231

For the Period 8/10/12 to 9/12/12

## Important Information About Your Statement

### In Case of Errors or Questions About Your Electronic Funds Transfers

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

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

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

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

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

### Mutual Funds/Securities

JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member NYSE, FINRA and SIPC.

**Investment Products: Not FDIC insured • No bank guarantee • May lose value**





Primary Account: 00000849197231

For the Period 8/10/12 to 9/12/12

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*J.P. Morgan*



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BERNSTEIN HOLDINGS LLC  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON FL 33487-1387



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J.P.Morgan

TS004771



For the Period 8/1/12 to 8/31/12

## Account Summary

	Account Number	Beginning Net Market Value	Ending Net Market Value	Change In Value	Start on Page
<b>Investment Account(s)</b>					
BERNSTEIN HOLDINGS LLC	W32612009 <sup>1</sup>	39,730.90	39,731.24	0.34	4
BERNSTEIN HOLDINGS LLC	24208900 <sup>2</sup>	0.00	0.00	0.00	10
<b>Total Value</b>		<b>\$39,730.90</b>	<b>\$39,731.24</b>	<b>\$0.34</b>	

This account summary is provided for informational purposes and includes assets at different entities.

- (1) Assets held at JPMorgan Chase Bank, N.A., member Federal Deposit Insurance Corporation ("FDIC"), except for exchange-listed options, which are held at JPMorgan Clearing Corporation ("JPMCC"). The Asset Account Statement reflects brokerage transactions executed through J.P. Morgan Securities LLC ("JPMS"), see "Portfolio Activity Detail". Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMCC, a wholly owned subsidiary of JPMS. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.
- (2) Assets held in Margin Account at JPMCC, member Financial Regulatory Authority ("FINRA") and Securities Insurance Protection Corporation ("SIPC"). The Margin Account Statement reflects brokerage transactions executed by JPMS, see "Portfolio Activity Detail". Such transactions are cleared and carried through JPMCC.

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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Consolidated Statement Page 1

J.P.Morgan



For the Period 8/1/12 to 8/31/12

# Consolidated Summary

## INVESTMENT ACCOUNTS

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	39,730.56	39,730.90	0.34	3.97	100%
<b>Market Value</b>	<b>\$39,730.56</b>	<b>\$39,730.90</b>	<b>\$0.34</b>	<b>\$3.97</b>	<b>100%</b>
Accruals	0.34	0.34	0.00		
<b>Market Value with Accruals</b>	<b>\$39,730.90</b>	<b>\$39,731.24</b>	<b>\$0.34</b>		

Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>39,730.56</b>	<b>39,727.52</b>
Income & Distributions	0.34	3.38
<b>Ending Market Value</b>	<b>\$39,730.90</b>	<b>\$39,730.90</b>
Accruals	0.34	0.34
<b>Market Value with Accruals</b>	<b>\$39,731.24</b>	<b>\$39,731.24</b>

This Consolidated Summary shows all of your investments at J.P. Morgan other than investments we hold in trust for you. These investments may be held in custody or investment management account at JPMorgan Chase Bank, N.A. (the "Bank") or in a brokerage or margin account at J.P. Morgan Clearing Corp. ("JPMCC"). Brokerage and margin accounts are non-discretionary and all investment decisions are made by the client. J.P. Morgan Securities LLC ("JPMS") does not provide advice on asset allocation or investment management services, nor do its personnel take discretion over any client accounts. Such advice and services are provided exclusively by the Bank.





For the Period 8/1/12 to 8/31/12

# Consolidated Summary CONTINUED

## INVESTMENT ACCOUNT(S) YEAR-TO-DATE

<b>Portfolio Activity</b>	<b>Account Number</b>	<b>Beginning Market Value</b>	<b>Net Contributions/ Withdrawals</b>	<b>Income &amp; Distributions</b>	<b>Change in Investment Value</b>	<b>Ending Market Value with Accruals</b>
BERNSTEIN HOLDINGS LLC	W32612009	39,727.52		3.38		39,731.24

<b>Tax Summary</b>	<b>Account Number</b>	<b>Taxable Income</b>	<b>Tax-Exempt Income</b>	<b>Other Income &amp; Receipts</b>	<b>Realized Gain/Loss</b>		<b>Unrealized Gain/Loss<sup>1</sup></b>
					<b>Short-term</b>	<b>Long-term</b>	
BERNSTEIN HOLDINGS LLC	W32612009	3.38					

<sup>1</sup>Unrealized Gain/Loss represents data from the time of account inception to the current statement period.





JPMorgan Chase Bank, N.A.  
 270 Park Avenue, New York, NY 10017-2014

BERNSTEIN HOLDINGS LLC ACCT. W32612009  
 For the Period 8/1/12 to 8/31/12

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	
<b>Online access</b>	<b><a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a></b>	

### Table of Contents

Page

Account Summary	2
Holdings	
Cash & Fixed Income	4
Portfolio Activity	6

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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J.P.Morgan



BERNSTEIN HOLDINGS LLC ACCT. W32612009  
For the Period 8/1/12 to 8/31/12

## Account Summary

<b>Asset Allocation</b>	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	39,730.56	39,730.90	0.34	3.97	100%
<b>Market Value</b>	<b>\$39,730.56</b>	<b>\$39,730.90</b>	<b>\$0.34</b>	<b>\$3.97</b>	<b>100%</b>
Accruals	0.34	0.34	0.00		
<b>Market Value with Accruals</b>	<b>\$39,730.90</b>	<b>\$39,731.24</b>	<b>\$0.34</b>		

<b>Portfolio Activity</b>	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>39,730.56</b>	<b>39,727.52</b>
Income & Distributions	0.34	3.38
<b>Ending Market Value</b>	<b>\$39,730.90</b>	<b>\$39,730.90</b>
Accruals	0.34	0.34
<b>Market Value with Accruals</b>	<b>\$39,731.24</b>	<b>\$39,731.24</b>



BERNSTEIN HOLDINGS LLC ACCT. W32612009  
For the Period 8/1/12 to 8/31/12

## Account Summary CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Interest Income	0.34	3.38
<b>Taxable Income</b>	<b>\$0.34</b>	<b>\$3.38</b>

<b>Cost Summary</b>	Cost
Cash & Fixed Income	39,730.90
<b>Total</b>	<b>\$39,730.90</b>



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BERNSTEIN HOLDINGS LLC ACCT. W32612009  
For the Period 8/1/12 to 8/31/12

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	39,730.56	39,730.90	0.34	100%

Market Value/Cost	Current Period Value
Market Value	39,730.90
Tax Cost	39,730.90
Estimated Annual Income	3.97
Accrued Interest	0.34
Yield	0.01%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	39,730.90	100%

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	39,730.90	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.



BERNSTEIN HOLDINGS LLC ACCT. W32612009  
For the Period 8/1/12 to 8/31/12

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	39,730.90	39,730.90	39,730.90		3.97 0.34	0.01% <sup>1</sup>



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BERNSTEIN HOLDINGS LLC ACCT. W32612009  
For the Period 8/1/12 to 8/31/12

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	39,730.56	--
<b>INFLOWS</b>		
Income	0.34	3.38
<b>Total Inflows</b>	<b>\$0.34</b>	<b>\$3.38</b>
<b>Ending Cash Balance</b>	<b>\$39,730.90</b>	<b>--</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

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
8/1	Interest Income	DEPOSIT SWEEP INTEREST FOR JULY @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$39,730.56 AS OF 08/01/12			0.34





J.P. Morgan Securities LLC  
383 Madison Avenue, New York, NY 10179

BERNSTEIN HOLDINGS LLC ACCT. 24208900  
For the Period 8/1/12 to 8/31/12

## Margin Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	
Online access	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

Transactions cleared and carried through J.P. Morgan Clearing Corp. - Three Chase Metrotech Center, Brooklyn, NY 11245-0001, (347) 643-2578

### No market value or activity to report during this period

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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J.P.Morgan



For the Period 8/1/12 to 8/31/12

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

**IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)**

**Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield**

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

**Offshore Deposits - London and Nassau**



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For the Period 8/1/12 to 8/31/12

**Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).**

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

**Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value**

**Fund manager disclosure information available upon request**

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

**Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).**

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)**

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

**In Case of Other Errors or Questions About Your Asset Account Statement(s)**

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



For the Period 8/1/12 to 8/31/12

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)**

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR MARGIN ACCOUNT(S)**

**All positions in your Margin Account Portfolio(s) are held in custody at J.P. Morgan Clearing Corp. ("JPMCC"), Three Chase Metrotech Center, Brooklyn, NY 11245-001, (347) 643-2578.**

If you have a margin account as permitted by law we may use certain securities in such account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith.

Please keep the following in mind when using a statement to track your brokerage activity in a margin account: The statement combines your general margin account with the special memorandum account required by Section 220.6 Regulation T. As required by Regulation T, a permanent record of your separate account is available upon your request.

Free credit balances in your margin account(s) are not segregated and may be used in the operation of JPMCCs business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise noted, JPMCC or its agents and depositories will hold your securities. Upon your demand, JPMCC will pay to you the amount of your free credit balance, and will deliver to you fully-paid securities held on your behalf.

Interest will be charged on any debit balance; the method of calculating interest is described in a letter sent to all margin customers.



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*J.P. Morgan*



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BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON FL 33487-1387



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J.P.Morgan

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JPMorgan Chase Bank, N.A.  
205 Royal Palm Way, Palm Beach, FL 33480

BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

## Investment Management Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	

Online access [www.jpmorganonline.com](http://www.jpmorganonline.com)

### Table of Contents

Page

Account Summary	2
Holdings	
Equity	4
Alternative Assets	6
Cash & Fixed Income	7
Portfolio Activity	10

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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Page 1 of 12

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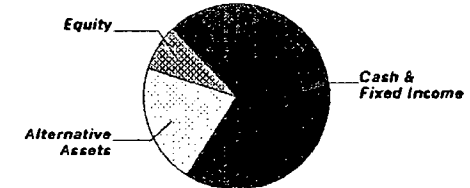


BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	15,698.18	15,904.54	206.36	313.53	8%
Alternative Assets	42,714.18	42,901.76	187.58	1,053.20	21%
Cash & Fixed Income	144,689.30	146,115.50	1,426.20	7,185.91	71%
<b>Market Value</b>	<b>\$203,101.66</b>	<b>\$204,921.80</b>	<b>\$1,820.14</b>	<b>\$8,552.64</b>	<b>100%</b>
Accruals	245.75	193.21	(52.54)		
<b>Market Value with Accruals</b>	<b>\$203,347.41</b>	<b>\$205,115.01</b>	<b>\$1,767.60</b>		

### Asset Allocation



Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>203,101.66</b>	<b>193,962.18</b>
Withdrawals & Fees		(1,654.37)
<b>Net Contributions/Withdrawals</b>	<b>\$0.00</b>	<b>(\$1,654.37)</b>
Income & Distributions	578.57	5,275.03
Change In Investment Value	1,241.57	7,338.96
<b>Ending Market Value</b>	<b>\$204,921.80</b>	<b>\$204,921.80</b>
Accruals	193.21	193.21
<b>Market Value with Accruals</b>	<b>\$205,115.01</b>	<b>\$205,115.01</b>



BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

## Account Summary CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	578.53	5,274.47
Interest Income	0.04	0.56
<b>Taxable Income</b>	<b>\$578.57</b>	<b>\$5,275.03</b>

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss		(807.91)
LT Realized Gain/Loss		(468.48)
<b>Realized Gain/Loss</b>		<b>(\$1,276.39)</b>

	To-Date Value
<b>Unrealized Gain/Loss</b>	<b>\$2,116.60</b>

<b>Cost Summary</b>	Cost
Equity	15,411.47
Cash & Fixed Income	145,326.73
<b>Total</b>	<b>\$160,738.20</b>



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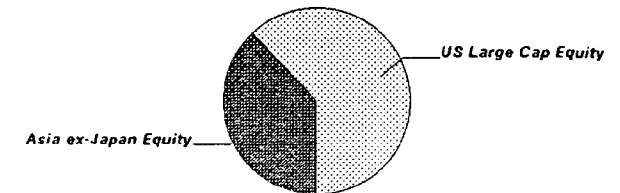


BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

## Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	9,338.24	9,488.44	150.20	5%
Asia ex-Japan Equity	6,359.94	6,416.10	56.16	3%
<b>Total Value</b>	<b>\$15,698.18</b>	<b>\$15,904.54</b>	<b>\$206.36</b>	<b>8%</b>

### Asset Categories



Market Value/Cost	Current Period Value
Market Value	15,904.54
Tax Cost	15,411.47
Unrealized Gain/Loss	493.07
Estimated Annual Income	313.53
Yield	1.97%

Equity as a percentage of your portfolio - 8 %

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
SIT MUT FDS INC DIVIDEND GRWTH 82980D-70-7 SDVG X	14.53	653.024	9,488.44	8,868.59	619.85	143.66	1.51%



BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Inc.</u> <u>Accrued Div.</u>	Yield
<b>Asia ex-Japan Equity</b>							
MATTHEWS ASIA DIVIDEND INSTITUTIONAL 577130-75-0 MIPI X	13.71	467.987	6,416.10	6,542.88	(126.78)	169.87	2.65%



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BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

## Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hedge Funds	42,714.18	42,901.76	187.58	21%

## Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost
<b>Hedge Funds</b>				
EATON VANCE FLOATING-RATE ADVANTAGE I 277923-63-7 EIFA X	10.98	1,106.881	12,153.55	12,065.00
GATEWAY FUND - Y 367829-88-4 GTEY X	27.44	748.833	20,547.98	19,889.00
HSBC FDS TOTAL RETURN I 40428X-15-6 HTRI X	10.25	995.144	10,200.23	10,113.00
<b>Total Hedge Funds</b>			<b>\$42,901.76</b>	<b>\$42,067.00</b>



BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	3,581.48	4,160.05	578.57	2%
US Fixed Income	134,918.19	135,718.21	800.02	66%
Non-US Fixed Income	6,189.63	6,237.24	47.61	3%
<b>Total Value</b>	<b>\$144,689.30</b>	<b>\$146,115.50</b>	<b>\$1,426.20</b>	<b>71%</b>

Market Value/Cost	Current Period Value
Market Value	146,115.50
Tax Cost	145,326.73
Unrealized Gain/Loss	788.77
Estimated Annual Income	7,185.91
Accrued Interest	113.90
Yield	4.91%

### SUMMARY BY MATURITY

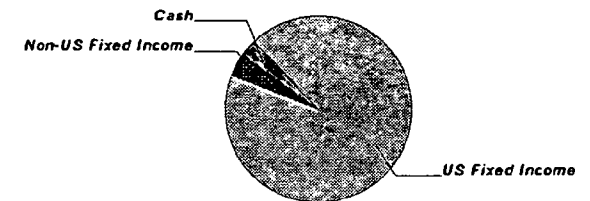
Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	146,115.50	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	4,160.05	2%
International Bonds	7,589.89	5%
Mutual Funds	122,001.77	85%
Other	12,363.79	8%
<b>Total Value</b>	<b>\$146,115.50</b>	<b>100%</b>

### Asset Categories



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BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

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	4,160.05	4,160.05	4,160.05		0.41 0.04	0.01% <sup>1</sup>
<b>US Fixed Income</b>							
HARBOR HIGH YIELD BOND FUND - INS 411511-55-3	11.14	1,356.56	15,112.04	15,207.00	(94.96)	903.46	5.98%
HARBOR CONVERTIBLE SEC FD-IS 411512-73-4	9.91	404.25	4,006.09	3,998.00	8.09	95.40	2.38%
COHEN & STEERS PREFERRED SECURITIES AND INCOME FUND INC 19248X-30-7	12.96	644.88	8,357.70	7,852.91	504.79	549.44	6.57%
JPM STR INC OPP FD FUND 3844 4812A4-35-1	11.67	650.38	7,589.89	7,785.00	(195.11)	251.69 23.41	3.32%
DOUBLELINE FDS TR TTL RTN BD I 258620-10-3	11.34	2,680.48	30,396.59	30,050.00	346.59	2,114.89	6.96%
JPM HIGH YIELD FD - SEL FUND 3580 4812C0-80-3	8.02	693.86	5,564.73	5,765.95	(201.22)	372.60 30.53	6.70%



BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
<b>US Fixed Income</b>							
JPM SHORT DURATION BOND FD - SEL FUND 3133 4812C1-33-0	11.02	1,329.24	14,648.18	14,606.56	41.62	212.67 14.62	1.45%
JPM TR I MLT SC INCM SL 48121A-29-0	10.10	1,969.50	19,891.93	19,713.00	178.93	852.79 45.30	4.29%
RIDGEWORTH FDS SEIX FLRT HI I 76628T-67-8	8.87	1,392.41	12,350.64	12,517.73	(167.09)	622.40	5.04%
T. ROWE PRICE INSTL INCOME FDS FLTG RATE FD F 77958B-10-5	10.12	1,155.86	11,697.30	11,851.53	(154.23)	582.55	4.98%
BLACKROCK HIGH YIELD BOND 091929-63-8	7.88	774.51	6,103.12	5,796.00	307.12	379.50	6.22%
<b>Total US Fixed Income</b>			<b>\$135,718.21</b>	<b>\$135,143.68</b>	<b>\$574.53</b>	<b>\$6,937.39</b> <b>\$113.86</b>	<b>5.11%</b>
<b>Non-US Fixed Income</b>							
PIMCO EMERGING MARKETS CORPORATE BOND FUND 72201W-85-7	11.79	529.03	6,237.24	6,023.00	214.24	248.11	3.98%



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BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>3,581.48</b>	--
<b>INFLOWS</b>		
Income	578.57	5,275.03
<b>Total Inflows</b>	<b>\$578.57</b>	<b>\$5,275.03</b>
<b>OUTFLOWS **</b>		
Fees & Commissions		(1,654.37)
<b>Total Outflows</b>	<b>\$0.00</b>	<b>(\$1,654.37)</b>
<b>TRADE ACTIVITY</b>		
Settled Sales/Maturities/Redemptions		43,554.05
Settled Securities Purchased		(52,620.00)
<b>Total Trade Activity</b>	<b>\$0.00</b>	<b>(\$9,065.95)</b>
<b>Ending Cash Balance</b>	<b>\$4,160.05</b>	--

Cost Adjustments	Current Period Value	Year-To-Date Value*
Cost Adjustments		(67.80)
<b>Total Cost Adjustments</b>	<b>\$0.00</b>	<b>(\$67.80)</b>

\* Year to date information is calculated on a calendar year basis.

\*\* Your account's standing instructions use a FIRST IN, FIRST OUT method for relieving assets from your position



BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
8/1	Div Domestic	JPM STR INC OPP FD FUND 3844 @ 0.038 PER SHARE (ID: 4812A4-35-1)	650.376	0.038	24.71
8/1	Interest Income	DEPOSIT SWEEP INTEREST FOR JULY @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$5,062.01 AS OF 08/01/12			0.04
8/1	Div Domestic	JPM HIGH YIELD FD - SEL FUND 3580 @ 0.044 PER SHARE (ID: 4812C0-80-3)	693.857	0.044	30.53
8/1	Div Domestic	JPM SHORT DURATION BOND FD - SEL FUND 3133 @ 0.012 PER SHARE (ID: 4812C1-33-0)	1,329.236	0.012	15.95
8/1	Div Domestic	JPM TR I MLT SC INCM SL @ 0.058 PER SHARE (ID: 48121A-29-0)	1,969.498	0.058	114.23
8/1	Div Domestic	BLACKROCK HIGH YIELD BOND 07/31/12 INCOME DIVIDEND @ 0.042 PER SHARE AS OF 07/31/12 (ID: 091929-63-8)	774.507	0.042	32.39
8/1	Div Domestic	EATON VANCE FLOATING-RATE ADVANTAGE I 07/31/12 INCOME DIVIDEND @ 0.052 PER SHARE AS OF 07/31/12 (ID: 277923-63-7)	1,106.881	0.052	57.21
8/1	Div Domestic	HSBC FDS TOTAL RETURN I 08/01/12 INCOME DIVIDEND @ 0.003 PER SHARE (ID: 40428X-15-6)	995.144	0.003	3.08
8/2	Div Domestic	COHEN & STEERS PREFERRED SECURITIES AND INCOME FUND INC 07/31/12 INCOME DIVIDEND @ 0.071 PER SHARE AS OF 07/31/12 (ID: 19248X-30-7)	644.884	0.071	45.79
8/2	Div Domestic	DOUBLELINE FDS TR TTL RTN BD I 07/31/12 INCOME DIVIDEND @ 0.056 PER SHARE AS OF 07/31/12 (ID: 258620-10-3)	2,680.475	0.056	151.10



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BERNSTEIN FAMILY INVESTMENT TAP DYS ACCT. A40610007  
For the Period 8/1/12 to 8/31/12

**INFLOWS & OUTFLOWS**

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
8/2	Div Domestic	PIMCO EMERGING MARKETS CORPORATE BOND FUND 07/31/12 INCOME DIVIDEND @ 0.035 PER SHARE AS OF 07/31/12 (ID: 72201W-85-7)	529.028	0.035	18.70
8/2	Div Domestic	RIDGEWORTH FDS SEIX FLRT HI I 08/01/12 INCOME DIVIDEND @ 0.037 PER SHARE AS OF 08/01/12 (ID: 76628T-67-8)	1,392.406	0.038	52.23
8/2	Div Domestic	T. ROWE PRICE INSTL INCOME FDS FLTG RATE FD F 07/31/12 INCOME DIVIDEND @ 0.040 PER SHARE AS OF 07/31/12 (ID: 77958B-10-5)	1,155.860	0.028	32.61
<b>Total Inflows &amp; Outflows</b>					<b>\$578.57</b>



For the Period 8/1/12 to 8/31/12

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

**IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)**

**Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield**

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

**Offshore Deposits - London and Nassau**



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For the Period 8/1/12 to 8/31/12

**Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).**

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

**Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value**

**Fund manager disclosure information available upon request**

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

**Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).**

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR INVESTMENT MANAGEMENT ACCOUNT(S) WHICH REFLECT ASSETS HELD AT JPMORGAN CHASE BANK, N.A.**

**In case of other errors or questions about other account statement(s)**

Please review your account 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 JPMCB at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights. 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.

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.

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.

**PRODUCT RELATED DISCLOSURE: IMPORTANT INFORMATION ABOUT ALTERNATIVE INVESTMENTS: FOOTNOTES 1 - 4**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.



For the Period 8/1/12 to 8/31/12

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund or for your Investment Management or Trust account contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information or for your Investment Management or Trust account contact your J.P. Morgan team.

- 2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.
- 3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details or for your Investment Management or Trust account contact your J.P. Morgan team.

Global Access Portfolios share certain characteristics with hedge funds. In particular, an investor who withdraws from a Global Access Portfolio will not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the Portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at JPMorgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about the Global Access Portfolios and are available upon request or for your Investment Management or Trust account contact your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

**PRODUCT RELATED DISCLOSURE: THE JPMORGAN FUNDS OR THIRD PARTIES**

Shares of the funds referenced above are not bank deposits and are not guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.



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For the Period 8/1/12 to 8/31/12

Prospectuses and other fund information for JPMorgan funds may be obtained by calling your J.P. Morgan team or JPMorgan Distribution Services, Inc. at (800) 480-4111. You also may view and order materials online for JPMorgan funds at [www.jpmorganfunds.com](http://www.jpmorganfunds.com).

J.P. Morgan affiliates may receive compensation from the JPMorgan funds for providing investment advisory services to the funds. J.P. Morgan affiliates may also provide administrative, custodial, sales, distribution, shareholder or other services to the JPMorgan Funds or funds established, sponsored, advised, or managed by third parties, and J.P. Morgan affiliates may be compensated for such services as allowed by applicable law. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMCB.

Assets may be reflected herein even though they may be held by a third party unaffiliated with J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

*J.P. Morgan*



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SHIRLEY BERNSTEIN IRA R/O  
7020 LIONS HEAD LN  
BOCA RATON FL 33496-5931



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J.P.Morgan

TS004802



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

S BERNSTEIN IRA DECD ACCT. W32603008  
For the Period 8/1/12 to 8/31/12

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	
Online access	<a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	

### No market value or activity to report during this period

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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For the Period 8/1/12 to 8/31/12

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

**IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)**

**Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield**

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

**Offshore Deposits - London and Nassau**



2494073888010286003  
25040730060010286003

J.P.Morgan



For the Period 8/1/12 to 8/31/12

Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

**Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value**

**Fund manager disclosure information available upon request**

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

**Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).**

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)**

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

**In Case of Other Errors or Questions About Your Asset Account Statement(s)**

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



For the Period 8/1/12 to 8/31/12

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)**

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.



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25040730060010286004





# Relationship Summary

088949-000 TT/SIMON L BERNSTEIN IRREVTR

As of August 31, 2012

### CONTACTS

Private Client Advisor:

CARECE M. RUFE

302-651-8248

crufe@wilmingtontrust.com

### CORPORATE HEADQUARTERS

Rodney Square North

1100 North Market Street

Wilmington DE 19890-0001

877-836-9206

www.wilmingtontrust.com

### IMPORTANT INFORMATION

On July 1, 2012, Wilmington Trust converted to a new trust and investment management system. This statement is produced from our new system which reflects information in a slightly different format. Please note that year to date fields will include cumulative data with a start date of July 1, 2012, but will not include data or totals from the first six months of 2012. If you have any questions, please contact your relationship team.

For clients invested in the Wilmington Trust Common Trust Funds, audited financial reports are prepared annually for the funds and are available to you at no charge. If you would like to receive copies of these reports, please contact your Relationship Manager. Wilmington Trust receives an administration fee from the common trust funds equal to 0.10% annually of the market value of the common trust funds held in client accounts.

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SIMON L BERNSTEIN  
7020 LIONS HEAD LANE  
BOCA RATON FL 33496-5931



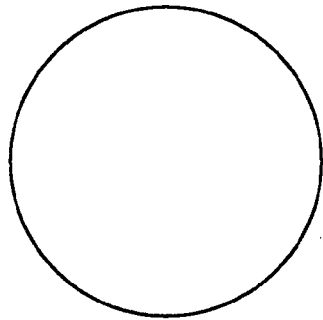
**Market Value Summary**







**088949-000 TT/SIMON L BERNSTEIN IRREV TR**

*As of August 31, 2012*

**ASSET ALLOCATION**

**CURRENT RELATIONSHIP MARKET VALUE: \$2,829,962**



	Equity	0%
	Fixed Income	0%
	Inflation Hedges	0%
	Hedged Strategies	0%
	Cash & Currency	
	Other Assets	100%

	MARKET VALUE (M/V) As of 7/31/2012	NET CONTRIBUTIONS (WITHDRAWALS)	MARKET VALUE (M/V) CHANGE	MARKET VALUE (M/V) As of 8/31/2012
<b>TOTAL PRINCIPAL</b>	\$2,842,462	\$0	\$0	\$2,842,462
<b>TOTAL INCOME</b>	(\$12,500)	\$0	\$0	(\$12,500)
<b>TOTAL</b>	\$2,829,962	\$0	\$0	\$2,829,962

Net contribution/withdrawal figures include fees. Market value figures include accruals.





WILMINGTON TRUST

### Income Summary

088949-000 TT/SIMON L BERNSTEIN IRREV TR

As of August 31, 2012

Page 2 of 7

	From 7/31/2012 through 8/31/2012		Calendar Year to Date	
	TAXABLE	TAX EXEMPT	TAXABLE	TAX EXEMPT
TOTAL PRINCIPAL	\$0	\$0	\$0	\$0
TOTAL INCOME	\$0	\$0	\$0	\$0
TOTAL	\$0	\$0	\$0	\$0

### Realized Gain/(Loss) Summary

	From 7/31/2012 through 8/31/2012		Calendar Year to Date	
	SHORT TERM	LONG TERM	SHORT TERM	LONG TERM
TOTAL PRINCIPAL	\$0	\$0	\$0	\$0
TOTAL	\$0	\$0	\$0	\$0

Realized gain/(loss) figures do not include currency gain/(loss).

## Summary of Investments

**088949-000 TT/SIMON L BERNSTEIN IRREVTR**
*As of August 31, 2012*

Page 3 of 7

INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 7/31/2012	% OF M/V	MARKET VALUE (M/V) As of 8/31/2012	% OF M/V
<b>PRINCIPAL PORTFOLIO(S)</b>				
<b>Cash &amp; Currency</b>				
Uninvested Cash	(\$729.06)	(0.03)	(\$729.06)	(0.03)
<b>TOTAL Cash &amp; Currency</b>	<b>(729.06)</b>	<b>(0.03)</b>	<b>(729.06)</b>	<b>(0.03)</b>
<b>Other Assets</b>				
Privately Held Partnerships	2,843,190.72	100.03	2,843,190.72	100.03
<b>TOTAL Other Assets</b>	<b>2,843,190.72</b>	<b>100.03</b>	<b>2,843,190.72</b>	<b>100.03</b>
<b>TOTAL PRINCIPAL PORTFOLIO(S)</b>	<b>2,842,461.66</b>	<b>100.00</b>	<b>2,842,461.66</b>	<b>100.00</b>
<b>INCOME PORTFOLIO(S)</b>				
<b>Cash &amp; Currency</b>				
Uninvested Cash	(12,500.00)	100.00	(12,500.00)	100.00
<b>TOTAL Cash &amp; Currency</b>	<b>(12,500.00)</b>	<b>100.00</b>	<b>(12,500.00)</b>	<b>100.00</b>
<b>TOTAL INCOME PORTFOLIO(S)</b>	<b>(12,500.00)</b>	<b>100.00</b>	<b>(12,500.00)</b>	<b>100.00</b>
<b>GRAND TOTAL(S)</b>	<b>2,829,961.66</b>		<b>2,829,961.66</b>	





WILMINGTON  
TRUST

## Summary of Activity

088949-000 TT/SIMON L BERNSTEIN IRREV TR

August 1, 2012 through August 31, 2012

Page 4 of 7

	AMOUNT
<b>PRINCIPAL</b>	
OPENING CASH & CASH MANAGEMENT BALANCES:	(\$729.06)
<b>RECEIPTS</b>	
No activity during this period	
<b>DISBURSEMENTS</b>	
No activity during this period	
<b>CLOSING CASH &amp; CASH MANAGEMENT BALANCES:</b>	<b>(729.06)</b>
<b>INCOME</b>	
OPENING CASH & CASH MANAGEMENT BALANCES:	(12,500.00)
<b>RECEIPTS</b>	
No activity during this period	
<b>DISBURSEMENTS</b>	
No activity during this period	
<b>CLOSING CASH &amp; CASH MANAGEMENT BALANCES:</b>	<b>(12,500.00)</b>

**Investment Detail**
**088949-000 TT/SIMON L BERNSTEIN IRREVTR**
*As of August 31, 2012*

Page 5 of 7

<u>QUANTITY</u> <u>DESCRIPTION</u>	<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
<b>PRINCIPAL PORTFOLIO(S)</b>							
Cash & Currency (729.0600) CASH	(\$729.06) 1.0000	(0.03)	(\$729.06) 1.00	\$0.00	\$0.00	\$0.00	0.00
<b>TOTAL Cash &amp; Currency</b>	<b>(729.06)</b>	<b>(0.03)</b>	<b>(729.06)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Other Assets</b>							
BERNSTEIN FAMILY INVESTMENTS, LLLP (49.5% INTEREST) CUSIP 99W764AB3	2,843,190.72	100.03	1,915,456.39	927,734.33	0.00	0.00	0.00
<b>TOTAL Other Assets</b>	<b>2,843,190.72</b>	<b>100.03</b>	<b>1,915,456.39</b>	<b>927,734.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL PRINCIPAL PORTFOLIO(S)</b>	<b>2,842,461.66</b>	<b>100.00</b>	<b>1,914,727.33</b>	<b>927,734.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>INCOME PORTFOLIO(S)</b>							
Cash & Currency (12,500.0000) CASH	(12,500.00) 1.0000	100.00	(12,500.00) 1.00	0.00	0.00	0.00	0.00
<b>TOTAL Cash &amp; Currency</b>	<b>(12,500.00)</b>	<b>100.00</b>	<b>(12,500.00)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL INCOME PORTFOLIO(S)</b>	<b>(12,500.00)</b>	<b>100.00</b>	<b>(12,500.00)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>GRAND TOTAL(S)</b>	<b>2,829,961.66</b>		<b>1,902,227.33</b>	<b>927,734.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>





WILMINGTON  
TRUST

## Activity Detail

088949-000 TT/SIMON L BERNSTEIN IRREV TR

August 1, 2012 through August 31, 2012

Page 6 of 7

DATE	TYPE	QUANTITY DESCRIPTION	AMOUNT
<b>PRINCIPAL</b>			
OPENING CASH & CASH MANAGEMENT BALANCES:			(5729.06)
Cash balances are invested on a daily basis.			
No activity during this period			
CLOSING CASH & CASH MANAGEMENT BALANCES:			(729.06)
<b>INCOME</b>			
OPENING CASH & CASH MANAGEMENT BALANCES:			(12,500.00)
Cash balances are invested on a daily basis.			
No activity during this period			
CLOSING CASH & CASH MANAGEMENT BALANCES:			(12,500.00)



## Other Information

088949-000 TT/SIMON L BERNSTEIN IRREV TR

*As of August 31, 2012*

Page 7 of 7

The market value and estimated income information contained in this statement reflect market quotations at the close of your statement period and may not reflect current values. This statement should not be used to prepare tax documents. Information for tax reporting purposes will be reflected in your annual Wilmington Trust Tax Information Letter. Please contact your relationship manager if you have any questions.

The Estimated Annual Income (EAI) has been provided for comparison purposes only. EAI may be based on historical information for equities and commingled vehicles such as funds and private placements.

You have 180 days from your receipt of this report to notify Wilmington Trust in writing of your objection to or disapproval of any item set forth in this report. If you do not deliver a written objection or disapproval to Wilmington Trust within the time period stated above, the matters contained in this report shall be deemed to be approved by you and you will be prevented from later asserting any objection or disapproval.

If you do make an objection or disapproval of any item set forth in this report your claim will be limited to the applicable state statute of limitations and will begin to run on the date that you received this report. A claim may be precluded earlier by adjudication, release, consent, limitation or otherwise. We suggest that you consult with your attorney concerning limitation periods that may affect your rights to bring a claim.







BERNSTEIN HOLDINGS LLC  
SIMON BERNSTEIN MBR  
% TESCHER & SPALLINA  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON FL 33431-3351950

Notice	CP504B
Notice date	December 16, 2013
Employer ID number	32-0234597

# Payment

- Make your check or money order payable to the United States Treasury.
- Write your Employer ID number (32-0234597), the tax period (December 31, 2012), and the form number (1065) on your payment and any correspondence.

Amount due immediately

**\$1,758.03**

INTERNAL REVENUE SERVICE  
KANSAS CITY, MO 64999-0202



320234597 IN BERN 06 2 201212 670 000000000000

# J.P.Morgan

TREASURER'S CHECK

Check Number 02996946

1-2  
210

DATE 12/19/13

PAY UNITED STATES TREASURY  
TO THE  
ORDER OF

\*\*\*ONE THOUSAND SEVEN HUNDRED FIFTY EIGHT DOLLARS AND THREE CENTS

FOR  
ACCOUNT OF

**\$1,758.03**

TAX I.D. 32-0234597

JP MORGAN CHASE BANK, N.A.  
Payable At: JPMORGAN CHASE BANK, N.A.  
NEW YORK NY



*Steph D. Santaguida*

AUTHORIZED SIGNATURE

⑈02996946⑈ ⑆021000021⑆ 004334719⑈



Department of the Treasury  
Internal Revenue Service  
Ogden, UT 84201-0038



7161 7618 3636 5025 0302

020620.393196.27288.1039 2 AT 0.384 1150



BERNSTEIN HOLDINGS LLC  
SIMON BERNSTEIN MBR  
% TESCHER & SPALLINA  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON FL 33431-3351950

020620

	SB
Notice	CP504B
Tax Period	2012
Notice date	December 16, 2013
Employer ID number	32-0234597
To contact us	Phone 1-800-829-0115
Your Caller ID	997925

Page 1 of 3



\*320234597221\*

Notice of intent to levy

## Intent to seize your property or rights to property

### Amount due immediately: \$1,758.03

As we notified you before, our records show you have unpaid taxes for the tax period ending December 31, 2012 (Form 1065). If you don't call us immediately or pay the amount due by December 26, 2013, we will seize ("levy") your property or rights to property and apply it to the \$1,758.03 you owe.

#### Billing Summary

Amount you owed	\$1,755.00
Interest charges	3.03
<b>Amount due immediately</b>	<b>\$1,758.03</b>

SB

<b>Notice</b>	CP504B
<b>Tax Period</b>	December 31, 2012
<b>Notice date</b>	December 16, 2013
<b>Employer ID number</b>	32-0234597

Page 2 of 3

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### What you need to do immediately

#### Pay immediately

- Send us the amount due of \$1,758.03, or we will seize ("levy") your property or rights to property on or after December 26, 2013.
  - If you can't pay the amount due, pay as much as you can now and make payment arrangements that allow you to pay off the rest over time. Visit [www.irs.gov](http://www.irs.gov) and search for keyword: "tax payment options" for more information about:
    - Installment and payment agreements—download required forms or save time and money by applying online if you qualify
    - Automatic deductions from your bank account
    - Payroll deductions
    - Credit card payments
- Or, call us at 1-800-829-0115 to discuss your options.

#### If you think there's been a mistake

If you've already paid your balance in full or think we haven't credited a payment to your account, please call 1-800-829-0115, and have your payment information available to review with us. You can also contact us by mail. Fill out the Contact information section, detach, and send it to us with any correspondence or documentation including proof of payment.

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### If we don't hear from you

- If you don't pay the amount due, we may seize ("levy") any state tax refund to which you're entitled on or after December 26, 2013. We may also seize ("levy") to collect employment taxes if in the past you've requested a hearing with Appeals disputing the levy of certain employment taxes. This is your notice of intent to levy as required by Internal Revenue Code section 6331(d).

<b>Notice</b>	CP504B
<b>Tax Period</b>	December 31, 2012
<b>Notice date</b>	December 16, 2013
<b>Employer ID number</b>	32-0234597
<b>Page 3 of 3</b>	

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**If we don't hear from you—continued**


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**If we don't hear from you—continued**

020620

- If you still have an outstanding balance after we make these seizures, we may send you a notice giving you a right to a hearing before the IRS Office of Appeals, if you have not already received such a notice. We may then seize ("levy") or take possession of your other property or your rights to property. Property includes:
  - Wages, real estate commissions, and other income
  - Bank accounts
  - Business assets
  - Personal assets (including your car and home)
  - Social Security benefits
- If you don't pay the amount due or call us to make payment arrangements, we can file a Notice of Federal Tax Lien on your property at any time, if we haven't already done so.
- If the lien is in place, you may find it difficult to sell or borrow against your property. The tax lien would also appear on your credit report—which may harm your credit rating—and your creditors would also be publicly notified that the IRS has priority to seize your property.
- If you don't pay your tax debt, we have the right to seize ("levy") your property.

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**Interest charges**

We are required by law to charge interest on unpaid tax from the date the tax return was due to the date the tax is paid in full. The interest is charged as long as there is an unpaid amount due, including penalties, if applicable. (Internal Revenue Code section 6601)

Description	Amount
<b>Total interest</b>	<b>\$3.03</b>

The table below shows the rates used to calculate the interest on your unpaid amount due. For a detailed calculation of your interest, call 1-800-829-0115.

Period	Interest rate
October 1, 2012 through December 31, 2012	3%
January 1, 2013 through March 31, 2013	3%
April 1, 2013 through June 30, 2013	3%
July 1, 2013 through September 30, 2013	3%

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**Additional information**

- Visit [www.irs.gov/cp504b](http://www.irs.gov/cp504b)
- For tax forms, instructions, and publications, visit [www.irs.gov](http://www.irs.gov) or call 1-800-TAX-FORM (1-800-829-3676).
- Review the enclosed IRS Collection Process (Publication 594).
- Generally, we deal directly with taxpayers or their authorized representatives. Sometimes, however, it's necessary for us to speak with other people, such as employees, employers, banks, or neighbors to gather the information we need about a taxpayer's account. You have the right to request a list of individuals we've contacted in connection with your account at any time.
- Keep this notice for your records.

If you need assistance, please don't hesitate to contact us.



JPMorgan Chase Bank, N.A.  
 Michigan/Florida Markets  
 P O Box 659754  
 San Antonio, TX 78265-9754

**Primary Account: 000000478018083**  
**For the Period 11/30/13 to 12/31/13**

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
 Brian Lutter  
 For assistance after business hours, 7 days a week. (800) 576-6209  
 Deaf and Hard of Hearing (800) 242-7383  
 Online access: [www.jp Morganonline.com](http://www.jp Morganonline.com)

00000474 DPB 021 161 00114 NNNNNNNNNNN T 1 000000000 60 0000  
 SIMON L BERNSTEIN TRUST AGREEMENT,  
 ROBERT L SPALLINA AND DONALD R  
 TESCHER TRUSTEES  
 4855 TECHNOLOGY WAY  
 SUITE 720  
 BOCA RATON FL 33431-3351



**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
<b>Beginning Balance</b>		<b>50,177.17</b>
Deposits & Credits	1	100,000.00
<b>Ending Balance</b>	<b>1</b>	<b>\$150,177.17</b>

J.P.Morgan

00152150410010047401

TS004819



000000478018083

SIMON L BERNSTEIN TRUST AGREEMENT,  
ROBERT L SPALLINA AND DONALD R  
TESCHER TRUSTEES

Primary Account: 000000478018083

For the Period 11/30/13 to 12/31/13

### Deposits & Credits

Date	Description	Amount
12/20	Internal Transfer of Funds As Requested	100,000.00
<b>Total Deposits &amp; Credits</b>		<b>\$100,000.00</b>

### Daily Ending Balance

Date	Amount
12/20	150,177.17



Primary Account: 000000478018083

For the Period 11/30/13 to 12/31/13

## Important Information About Your Statement

### In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

### In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

### Mutual Funds/Securities

JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member NYSE, FINRA and SIPC.

**Investment Products: Not FDIC insured • No bank guarantee • May lose value**





Primary Account: 000000478018083

For the Period 11/30/13 to 12/31/13

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Wells Fargo - Bank Account 1945

Checking

561  
984  
4522



Together we'll go far



# Wells Fargo® Preferred Rate Savings

Account number: **1010107811945** ■ August 9, 2012 - September 11, 2012 ■ Page 1 of 3



DCRL11DTH9 000816



  
**SIMON BERNSTEIN**  
 950 PENINSULA CORPORATE CIR STE 3010  
 BOCA RATON FL 33487-1387

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-742-4932**

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (287)  
 P.O. Box 6995  
 Portland, OR 97228-6995

## You and Wells Fargo

Online Banking with Wells Fargo

Are you aware of all the Online Banking services we offer? We continue to add to and improve our online features to meet your needs with services such as Mobile Banking, Account Alerts, and My Spending Report and Budget Watch. Visit [wellsfargo.com](http://wellsfargo.com) for more information on any of these services.

### Activity summary

Beginning balance on 8/9	\$3,038.38
Deposits/Additions	0.12
Withdrawals/Subtractions	- 1,439.01
<b>Ending balance on 9/11</b>	<b>\$1,599.49</b>

Account number: **1010107811945**

**SIMON BERNSTEIN**

Florida account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 063107513

### Interest summary

Interest paid this statement	\$0.12
Average collected balance	\$2,702.14
Annual percentage yield earned	0.05%
Interest earned this statement period	\$0.12
Interest paid this year	\$1.53

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OCT  
 Int Pmt Loan 1382.91  
 Services Fee 10.00  
 Plus Interest .05  


---

 206.63

Nov 1 - 1428.00 (Automatic  
 No Funds (Deposit from  
 Equity Loan)

Renew T/C on 12/19/12



**Transaction history**

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/4	WF Loan/Line Auto Pay 120831 505038475190001 Bernstein Shirl		1,429.01	1,609.37
9/11	Interest Payment	0.12		
9/11	Monthly Service Fee		10.00	1,599.49
<b>Ending balance on 9/11</b>				<b>1,599.49</b>
<b>Totals</b>		<b>\$0.12</b>	<b>\$1,439.01</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

 **IMPORTANT ACCOUNT INFORMATION**

Effective November 7, 2012, debit or ATM card cash withdrawals made in person at non-Wells Fargo locations or in person using the cash advance feature at Wells Fargo banking locations will be subject to your daily ATM withdrawal limit.

In addition, in the Terms & Conditions for Wells Fargo Consumer Debit Cards, the section titled "Authorization Holds for Card transactions" and Consumer Account Agreement section titled "Authorization holds for card transactions" are changing to clarify that the Bank is permitted to place authorization holds for up to 30 days on certain debit card transactions.

Remember, an "authorization hold" is a "pending" transaction that will reduce the current available balance that you can withdraw or use to pay transactions from your account. If you do not have sufficient available funds in your account, transactions may be paid with an overdraft protection advance, paid into overdraft or returned unpaid as applicable.

The Bank is permitted to place an authorization hold on your account for purchases for up to three (3) business days on most transactions (or for up to thirty (30) business days for certain types of debit or ATM card transactions, including but not limited to, car rental transactions, cash transactions, and international transactions), from the time of the authorization or until the transaction is paid from your primary-linked checking account. Please note that if the transaction is not submitted for payment by the merchant within the three (3) business days (or thirty (30) business days, as applicable), the Bank will release the authorization hold, which will increase the available balance in your primary-linked checking account until the transaction is submitted for payment by the merchant and finally posted to your primary-linked checking account.

The merchant may submit the transaction for payment after the Bank has released the authorization hold. If this happens, the Bank must honor the prior authorization and will pay the transaction from your primary-linked checking account.



### Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
<b>Total</b>	<b>\$</b>

**C** Add **A** and **B** to calculate the subtotal. = \$ \_\_\_\_\_

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
<b>Total</b>	<b>\$</b>

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ \_\_\_\_\_

### General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the 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.

1. Tell us your name and account number (if any).
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 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 your Direct Deposit Advance® service**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at Wells Fargo Bank, P. O. Box 6995, Portland, OR 97228-6995 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

1. Your name and account number
2. The dollar amount of the suspected error
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.



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# Consumer Account Application



Bank Name: WELLS FARGO BANK, N.A.		Store Name: ARVIDA	
Banker Name: KARLA SALAZAR		Officer/Portfolio Number: E3139	Date: 10/11/2012
Banker Phone: 561/994-4977	Store Number: 10747	Banker AU: 0066491	Banker MAC: Z6006-010

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

## New Account Information

Product Name: Wells Fargo Preferred Checking	Minor: 	COID: 287	Product: DDA	Account Number: 9298956682
New Account Kit: Printed				

## Related Customers

Customer Name: ESTATE OF SIMON L BERNSTEIN ROBERT L SPALLINA	Account Relationship: Estate Personal Representative (Sole)
--	---

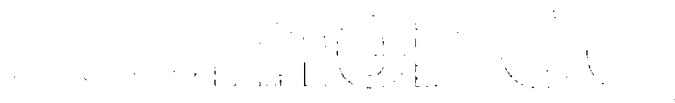
## Checking/Savings Statement Mailing Information

Customer(s) Listed on Statement: ESTATE OF SIMON L BERNSTEIN	Statement Mailing Address: 7387 WISTERIA AVE	
ROBERT L SPALLINA PREP	Address Line 2: 	
	City: PARKLAND	State: FL
	ZIP/Postal Code: 33076-3917	Country: US

TS004828

**Customer 1 Information**

Customer Name: ESTATE OF SIMON L BERNSTEIN		Street Address: 7387 WISTERIA AVE	
Account Relationship: Estate		Address Line 2:	
Taxpayer Identification Number (TIN): 30-6329442	TIN Type: EIN	Date of Birth:	Address Line 3:
Primary ID Type:	Primary ID Description:		City: PARKLAND
			State: FL
Primary ID St/Ctry/Prov:	Primary ID Issue Date:	Primary ID Expiration Date:	ZIP/Postal Code: 33076-3917
			Country: US
			Time at this address: Year(s) Month(s)
Secondary ID Type:	Secondary ID Description:		Directional Address: <i>(Document when no physical residence, business or alternate street address.)</i>
Secondary ID State/Country:	Secondary ID Issue Date:	Secondary ID Expiration Date:	
Home Phone:	Business Phone:		Previous Street Address:
Current Employer:			City:
			State:
Check Reporting:			ZIP/Postal Code:
			Country:
			Time at this address: Year(s) Month(s)
Country of Citizenship:			



**Customer 2 Information**

Customer Name: ROBERT L SPALLINA			Street Address: 7387 WISTERIA AVE		
Account Relationship: Personal Representative (Sole)			Address Line 2:		
Taxpayer Identification Number (TIN): 266-99-7171		TIN Type: SSN	Date of Birth: 06/09/1965		Address Line 3:
Primary ID Type: DLIC	Primary ID Description: S145-772-65-209-0		City: PARKLAND		State: FL
Primary ID St/Ctry/Prov: FL	Primary ID Issue Date: 06/07/2007	Primary ID Expiration Date: 06/09/2013		ZIP/Postal Code: 33076-3917	Country: US
Secondary ID Type: OTHR CC		Secondary ID Description: AMEX		Directional Address: (Document when no physical residence, business or alternate street address.)	
Secondary ID State/Country:		Secondary ID Issue Date:	Secondary ID Expiration Date: 01/30/2013		
Home Phone: 954/341-3520		Business Phone: 561/997-7008		Previous Street Address:	
Current Employer: TESCHER GUTTER AT ALL			City:		State:
Check Reporting: NO RECORD			ZIP/Postal Code:		Country: US
Country of Citizenship: US			Time at this address: Year(s) Month(s)		

**Request for Taxpayer Identification Number and Certification**

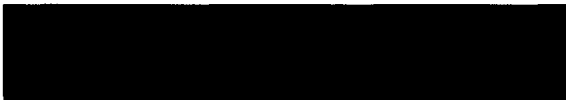
(Substitute Form W-9)

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- UNLESS I HAVE CHECKED ONE OF THE BOXES BELOW, I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an Individual Retirement Arrangement (IRA), and payment other than interest and dividends).
- I am a U.S. citizen or other U.S. person.  I am subject to backup withholding  I am exempt from backup withholding

Tax Responsible Customer Name: ESTATE OF SIMON L BERNSTEIN	Taxpayer Identification Number (TIN): 30-6329442
---	---

TIN Certification Signature



- Submit manually  
 Signature not required

Date:  
10/11/2012

**Customer Signatures**

Everything I have stated in this application is correct. You are authorized to make any inquiries that you consider appropriate to determine if you should open or maintain the account. This may include ordering a credit report or other report (i.e. information from any motor vehicle department or other state agency) on me. **I have received a copy of the applicable account agreement, the privacy policy, and the Direct Deposit Advance Service Agreement and Product Guide\* (as each may be amended from time to time) and agree to be bound by their terms.** I also agree to the terms of the dispute resolution program described in the foregoing agreements. **Under the dispute resolution program, our disputes will be decided before one or more neutral persons in an arbitration proceeding and not by a jury trial or a trial before a judge.**

\*The Direct Deposit Advance service is not currently available in all states.





Customer 1 Name

ESTATE OF SIMON L BERNSTEIN

---

Customer 1 Signature

[Redacted Signature]

- Submit manually
- Signature not required

Date:

10/11/2012

---

Customer 2 Name

ROBERT L SPALLINA

---

Customer 2 Signature

[Redacted Signature]

- Submit manually
- Signature not required

Date:

10/11/2012

---

AMERICAN EXPRESS

# Debit Card Overdraft Service Confirmation



Date: 10/11/2012

ROBERT L SPALLINA  
7387 WISTERIA AVE  
PARKLAND FL 330763917

**Subject: Debit Card Overdraft Service for your account ending in 56682**

Dear ROBERT L SPALLINA

This confirms your request to decline Debit Card Overdraft Service on the above-referenced checking account. Your account will be updated within three business days. Here is some important information that may be helpful.

**What do I need to know?**

Your ATM and everyday debit card transactions will be declined if you do not have enough money in your account or any linked overdraft protection account (such as an eligible savings account or credit account) at the time of the transaction. You will need to have cash, credit card, or another payment source to complete your purchase.

**What if I change my mind and want to add this service?**

If you decide you want to add Debit Card Overdraft Service, call our automated service at 1-877-804-4883, sign onto Online Banking and click the Account Services tab, visit a Wells Fargo ATM, or speak to a banker at any Wells Fargo banking location.

**What if I have questions?**

Please speak with your banker or contact us at Wells Fargo Phone Bank<sup>SM</sup>, 1-800-TO-WELLS (1-800-869-3557). Phone Bankers are available to assist you 24 hours a day, 7 days a week.

We appreciate your business and look forward to continuing to serve your banking needs. Thank you for choosing Wells Fargo.

Legacy Bank of FL 2587



300 Glades Road Ste. 140 West  
Boca Raton, FL 33431

CASHIER'S CHECK

NO. 009107

AMOUNT:

Jan 23, 2013

PAY TO THE ORDER OF ESTATE OF SIMON BERNSTEIN

\$369.25

\*\*Three Hundred Sixty Nine and 25/100\*\*\*\*\*

REMITTER: SIMON BERNSTEIN

*Final*

MEMO: CLOSE ACCT

⑈009107⑈ ⑆067015999⑆ 0010000016⑈



THE PURCHASE OF AN INDEMNITY BOND WILL BE REQUIRED  
BEFORE THIS CHECK WILL BE REPLACED OR REFUNDED  
IN THE EVENT IT IS LOST, DESTROYED OR STOLEN.

009107

Jan 23, 2013

ESTATE OF SIMON BERNSTEIN

\$369.25

\*\*Three Hundred Sixty Nine and 25/100\*\*\*\*\*

REMITTER: SIMON BERNSTEIN

MEMO: CLOSE ACCT 15002587

*Please deposit into  
Estate of Simon  
Bernstein  
Acct # 500-001717-  
6*

*closed  
Legacy acct*

*Thank you!*

Bernstein 11187.006  
JP Morgan - Bernstein Holdings, LLC Acct.  
Bernstein Family Investments, LLLP Acct.

J.P. Morgan



000334 0001 of 0009 NSP00MNS Y1 NNNNNNN 0000005924.15.0.15.00001.BERNSCV.20121204

BERNSTEIN HOLDINGS LLC

950 PENINSULA CORP CIR STE 3010

BOCA RATON FL 33487-1387



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34040730010640033401

J.P. Morgan

TS004849



For the Period 11/1/12 to 11/30/12

## Account Summary

	Account Number	Beginning Net Market Value	Ending Net Market Value	Change In Value	Start on Page
<b>Investment Account(s)</b>					
BERNSTEIN HOLDINGS LLC	W32612009 <sup>1</sup>	41,731.91	41,732.21	0.30	4
BERNSTEIN HOLDINGS LLC	24208900 <sup>2</sup>	0.00	0.00	0.00	10
<b>Total Value</b>		<b>\$41,731.91</b>	<b>\$41,732.21</b>	<b>\$0.30</b>	

This account summary is provided for informational purposes and includes assets at different entities.

- (1) Assets held at JPMorgan Chase Bank, N.A., member Federal Deposit Insurance Corporation ("FDIC"), except for exchange-listed options, which are held at JPMorgan Clearing Corporation ("JPMCC"). The Asset Account Statement reflects brokerage transactions executed through J.P. Morgan Securities LLC ("JPMS"), see "Portfolio Activity Detail". Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMCC, a wholly owned subsidiary of JPMS. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.
- (2) Assets held in Margin Account at JPMCC, member Financial Regulatory Authority ("FINRA") and Securities Insurance Protection Corporation ("SIPC"). The Margin Account Statement reflects brokerage transactions executed by JPMS, see "Portfolio Activity Detail". Such transactions are cleared and carried through JPMCC.

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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34040730010640033402

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Consolidated Statement Page 1

# J.P.Morgan



For the Period 11/1/12 to 11/30/12

# Consolidated Summary

## INVESTMENT ACCOUNTS

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	41,731.57	41,731.91	0.34	4.17	100%
<b>Market Value</b>	<b>\$41,731.57</b>	<b>\$41,731.91</b>	<b>\$0.34</b>	<b>\$4.17</b>	<b>100%</b>
Accruals	0.34	0.30	(0.04)		
<b>Market Value with Accruals</b>	<b>\$41,731.91</b>	<b>\$41,732.21</b>	<b>\$0.30</b>		

Portfolio Activity	Current Period Value	Year-to-Date Value
<b>Beginning Market Value</b>	<b>41,731.57</b>	<b>39,727.52</b>
Net Contributions/Withdrawals		2,000.00
Income & Distributions	0.34	4.39
<b>Ending Market Value</b>	<b>\$41,731.91</b>	<b>\$41,731.91</b>
Accruals	0.30	0.30
<b>Market Value with Accruals</b>	<b>\$41,732.21</b>	<b>\$41,732.21</b>

This Consolidated Summary shows all of your investments at J.P. Morgan other than investments we hold in trust for you. These investments may be held in custody or investment management account at JPMorgan Chase Bank, N.A. (the "Bank") or in a brokerage or margin account at J.P. Morgan Clearing Corp. ("JPMCC"). Brokerage and margin accounts are non-discretionary and all investment decisions are made by the client. J.P. Morgan Securities LLC ("JPMS") does not provide advice on asset allocation or investment management services, nor do its personnel take discretion over any client accounts. Such advice and services are provided exclusively by the Bank.

Consolidated Statement Page 2

# J.P.Morgan



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For the Period 11/1/12 to 11/30/12

# Consolidated Summary CONTINUED

## INVESTMENT ACCOUNT(S) YEAR-TO-DATE

<b>Portfolio Activity</b>	<b>Account Number</b>	<b>Beginning Market Value</b>	<b>Net Contributions/ Withdrawals</b>	<b>Income &amp; Distributions</b>	<b>Change in Investment Value</b>	<b>Ending Market Value with Accruals</b>
BERNSTEIN HOLDINGS LLC	W32612009	39,727.52	2,000.00	4.39		41,732.21

<b>Tax Summary</b>	<b>Account Number</b>	<b>Taxable Income</b>	<b>Tax-Exempt Income</b>	<b>Other Income &amp; Receipts</b>	<b>Realized Gain/Loss</b>		<b>Unrealized Gain/Loss<sup>1</sup></b>
					<b>Short-term</b>	<b>Long-term</b>	
BERNSTEIN HOLDINGS LLC	W32612009	4.39					

<sup>1</sup>Unrealized Gain/Loss represents data from the time of account inception to the current statement period.



JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

BERNSTEIN HOLDINGS LLC ACCT. W32612009  
For the Period 11/1/12 to 11/30/12

## Asset Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	
<b>Online access</b>	<b><a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a></b>	

### Table of Contents

Page

Account Summary	2
Holdings	
Cash & Fixed Income	4
Portfolio Activity	6

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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BERNSTEIN HOLDINGS LLC ACCT. W32612009

For the Period 11/1/12 to 11/30/12

## 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	41,731.57	41,731.91	0.34	4.17	100%
<b>Market Value</b>	<b>\$41,731.57</b>	<b>\$41,731.91</b>	<b>\$0.34</b>	<b>\$4.17</b>	<b>100%</b>
Accruals	0.34	0.30	(0.04)		
<b>Market Value with Accruals</b>	<b>\$41,731.91</b>	<b>\$41,732.21</b>	<b>\$0.30</b>		

<b>Portfolio Activity</b>	<b>Current Period Value</b>	<b>Year-to-Date Value</b>
<b>Beginning Market Value</b>	<b>41,731.57</b>	<b>39,727.52</b>
Contributions		2,000.00
<b>Net Contributions/Withdrawals</b>	<b>\$0.00</b>	<b>\$2,000.00</b>
Income & Distributions	0.34	4.39
<b>Ending Market Value</b>	<b>\$41,731.91</b>	<b>\$41,731.91</b>
Accruals	0.30	0.30
<b>Market Value with Accruals</b>	<b>\$41,732.21</b>	<b>\$41,732.21</b>



BERNSTEIN HOLDINGS LLC ACCT. W32612009  
For the Period 11/1/12 to 11/30/12

## Account Summary CONTINUED

<b>Tax Summary</b>	Current Period Value	Year-to-Date Value
Interest Income	0.34	4.39
<b>Taxable Income</b>	<b>\$0.34</b>	<b>\$4.39</b>

<b>Cost Summary</b>	Cost
Cash & Fixed Income	41,731.91
<b>Total</b>	<b>\$41,731.91</b>



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J.P.Morgan



BERNSTEIN HOLDINGS LLC ACCT. W32612009

For the Period 11/1/12 to 11/30/12

## Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	41,731.57	41,731.91	0.34	100%

Market Value/Cost	Current Period Value
Market Value	41,731.91
Tax Cost	41,731.91
Estimated Annual Income	4.17
Accrued Interest	0.30
Yield	0.01%

### SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months <sup>1</sup>	41,731.91	100%

### SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	41,731.91	100%

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.



BERNSTEIN HOLDINGS LLC ACCT. W3261 2009  
For the Period 11/1/12 to 11/30/12

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	41,731.91	41,731.91	41,731.91		4.17 0.30	0.01% <sup>1</sup>



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BERNSTEIN HOLDINGS LLC ACCT. W32612009

For the Period 11/1/12 to 11/30/12

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
<b>Beginning Cash Balance</b>	<b>41,731.57</b>	--
<b>INFLOWS</b>		
Income	0.34	4.39
Contributions		2,000.00
<b>Total Inflows</b>	<b>\$0.34</b>	<b>\$2,004.39</b>
<b>Ending Cash Balance</b>	<b>\$41,731.91</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

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
11/1	Interest Income	DEPOSIT SWEEP INTEREST FOR OCT. @ .01% RATE ON NET AVG COLLECTED BALANCE OF \$40,312.21 AS OF 11/01/12			0.34

J.P.Morgan



J.P. Morgan Securities LLC  
383 Madison Avenue, New York, NY 10179

BERNSTEIN HOLDINGS LLC ACCT. 24208900  
For the Period 11/1/12 to 11/30/12

## Margin Account

### J.P. Morgan Team

Todd Adelstein	Banker	561/995-5053
Christopher Prindle	Investment Specialist	561/838-4669
John Hawkins Jr	Client Service Team	800/576-0938
Matthew Marcin	Client Service Team	
<b>Online access</b>	<b>www.jpmorganonline.com</b>	

Transactions cleared and carried through J.P. Morgan Clearing Corp. - Three Chase Metrotech Center, Brooklyn, NY 11245-0001, (347) 643-2578

### No market value or activity to report during this period

Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).



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J.P.Morgan





For the Period 11/1/12 to 11/30/12

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts. These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

**IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)**

**Important Information about Pricing, Valuations, Estimated Annual Income, and Estimated Yield**

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

**Offshore Deposits - London and Nassau**



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For the Period 11/1/12 to 11/30/12

**Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic preference applicable to U.S. Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F 90-22.1).**

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").

Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.

**Investment Products: Not FDIC Insured -No Bank Guarantee -May Lose Value**

**Fund manager disclosure information available upon request**

If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

**Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).**

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)**

Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other than mutual funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however, positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).

**In Case of Other Errors or Questions About Your Asset Account Statement(s)**

Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions, improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30 days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.

JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

**In Case of Errors or Questions About Your Electronic Transfers.**



For the Period 11/1/12 to 11/30/12

Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)**

Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMCB Member FDIC.

You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.

With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.

**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR MARGIN ACCOUNT(S)**

**All positions in your Margin Account Portfolio(s) are held in custody at J.P. Morgan Clearing Corp. ("JPMCC"), Three Chase Metrotech Center, Brooklyn, NY 11245-001, (347) 643-2578.**

If you have a margin account as permitted by law we may use certain securities in such account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith.

Please keep the following in mind when using a statement to track your brokerage activity in a margin account: The statement combines your general margin account with the special memorandum account required by Section 220.6 Regulation T. As required by Regulation T, a permanent record of your separate account is available upon your request.

Free credit balances in your margin account(s) are not segregated and may be used in the operation of JPMCC's business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise noted, JPMCC or its agents and depositories will hold your securities. Upon your demand, JPMCC will pay to you the amount of your free credit balance, and will deliver to you fully-paid securities held on your behalf.

Interest will be charged on any debit balance; the method of calculating interest is described in a letter sent to all margin customers.



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**J.P. Morgan Account Suitability Supplement**

**A. Account Information (required for JPMS Brokerage and Investment Management accounts)**

Title of Account: BERNSTEIN FAMILY INVESTMENT LLLP

**Personal Accounts**

- Individual     Joint (JTWROS/JAWROS for TX residents)     Tenants in Common     Tenants by the Entirety  
 Community Property     Transfer on Death (TOD)     UTMA/UGMA     IRA

Primary Account Owner: \_\_\_\_\_ Occupation/Position \_\_\_\_\_  
 Number of Dependents \_\_\_\_\_ Name of Employer \_\_\_\_\_  
 Owner Annual Income (\$) \_\_\_\_\_ Liquid Net Worth (\$) \_\_\_\_\_ Total Net Worth excl. primary residence (\$) \_\_\_\_\_

**Joint Account Owner:**

Annual Income (\$) \_\_\_\_\_

**Entity Accounts**

- Corporation     Partnership     PIC/PHC (applicable to international entities only)     Sole Proprietorship  
 Foundation     Endowment     Limited Liability Company     Limited Liability Partnership     Other Non Profit  
 Annual Income (\$) 500K    Liquid Net Worth (\$) 5.0MM    Total Net Worth (\$) 12.0MM

**Trust/Estate Accounts**

- Trust     Estate     Endowment     Foundation     ERISA Plan     Other Charitable Trust     Other \_\_\_\_\_  
 Trust/Estate Liquid Net Worth (\$) \_\_\_\_\_ Trust/Estate Total Net Worth (\$) \_\_\_\_\_

**B. Affiliations (required for JPMS Brokerage and Investment Management accounts)**

**Applicable to account owners or authorized signers or trustees and executors.**

I, my spouse, or immediate family member who receives material support from me or gives material support to me is, or has been, a director, corporate officer, control person, affiliate or an owner of 10% of a public corporation's stock:  Yes  No

If yes, name of person \_\_\_\_\_ Name of corporation \_\_\_\_\_

If yes, is the corporation traded publicly on a U.S. Stock exchange?  Yes  No

I, my spouse, immediate family member who receives material support from me or gives material support to me, or an individual controlling the account is employed by or associated with a Broker-Dealer:  Yes  No

If yes\*, name of Broker-Dealer \_\_\_\_\_ Name of employee/assoc. \_\_\_\_\_

Account holder or immediate family member or another household member is an employee of a financial institution or insurance company:  Yes  No

If yes\*, name of institution \_\_\_\_\_ Name of employee/assoc. \_\_\_\_\_

\*If Yes, Broker-Dealer and FINRA member financial institutions must provide written permission on corporate letterhead to open a Brokerage, Margin, or Investment Management account.

**C. Brokerage Account Information (required for JPMS Brokerage accounts only)**

**Investment Profile**

My objective for this account (check one):  Capital Preservation     Income Generation     Capital Appreciation

Speculative or aggressive investments that may generate higher returns but may be riskier than other investments because I may lose all or part of my investment (check one):  Are permitted in this account     Are not permitted in this account

Primary source of income:  Investment     Compensation     Pension     Other \_\_\_\_\_

Please indicate the number of years of personal trading experience for the authorized party(s) on this account:

Stocks 30    Bonds 30    FX 10    Structured Products 0    Options 20    Emerging Markets 10    Hedge Funds/Private Placements 10    Futures/Commodities 10    Mutual Funds 0

I currently have brokerage accounts with the following firms: Not applicable

Approximate value of investable assets held away from the firm? \$ \_\_\_\_\_

Those assets are invested in the following Asset Classes:  Equities     Fixed Income & Cash     Alternative Investments     Other

Most of those assets are invested in:  Equities     Fixed Income & Cash     Alternative Investments     Other

**Check only one selection for Investment Time Horizon, Primary Liquidity Needs, and Secondary Liquidity Needs**

Investment Time Horizon:  Less than 1 year     1-5 years     6-10 years     Greater than 10 years

Primary Liquidity Needs:  Short Term     Medium Term     Long Term     None

Secondary Liquidity Needs:  Short Term     Medium Term     Long Term     None

J.P. Morgan Use Only

Title

SPN

CAS



**Kimberly Moran**

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**From:** Kimberly Moran  
**Sent:** Thursday, October 11, 2012 3:15 PM  
**To:** 'McNally, Gavin'  
**Cc:** Robert Spallina  
**Subject:** Bernstein Holdings, LLC  
**Attachments:** DOC101112

Dear Gavin:

Attached is the Corporate Resolution together with the requested letter for Bernstein Holdings, LLC.

If you have any questions or require further information, please do not hesitate to contact us.

Sincerely,

**Kimberly Moran, Legal Assistant**  
**Tescher & Spallina, P.A.**  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

10/11/2012

TS004865

LAW OFFICES  
**TESCHER & SPALLINA, P.A.**

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BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS

DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

October 11, 2012

**VIA EMAIL**

Gavin McNally, Associate Banker  
J.P. Morgan Private Bank  
205 Royal Palm Way  
Palm Beach, FL 33480

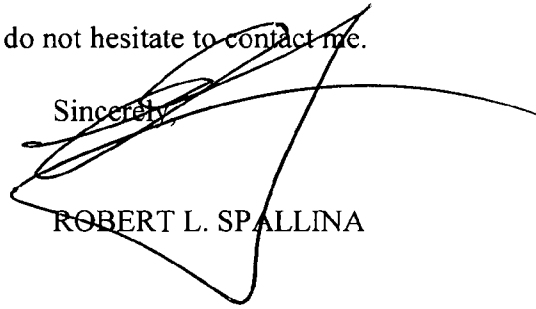
**Re: Bernstein Holdings, LLC**

Dear Gavin:

This letter serves to state that due to the passing of Simon L. Bernstein, there is a change in management and signers of Bernstein Holdings, LLC. The members of the LLC have designated me as manager of the partnership until such time as there is a distribution of the Bernstein Estate.

If you have any questions, please do not hesitate to contact me.

Sincerely,



ROBERT L. SPALLINA

RLS/km

J.P. Morgan Entity Resolution Form

J.P.Morgan

I, Robert L. Spallina, the Secretary (or duly authorized officer) of Bernstein Holdings, LLC (the "Entity") duly organized under the laws of Florida hereby certify that the following is a true and complete copy of resolutions adopted by the governing body of the Entity by written consent or at a meeting held on the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_, at which a quorum of the governing body was present and voting and that these resolutions have not been rescinded or modified and are now in full force and effect. Unless J.P. Morgan is notified in writing, the authorities granted herein will supersede all prior authorities granted to authorized signers for the Resolutions and Products (e.g., Banking, Custody, Investment Management, Brokerage, Credit) which you are currently selecting below.

A. Authorized Signers

In this space, please list, by names or titles, the persons authorized to sign, act, or delegate to others pursuant to the resolutions indicated below (signers must be identified in each resolution as passed). Also, each signer may act singly unless the box labeled "jointly" is checked which means that any two signers must act jointly, except authorized persons shall always act singly for check signing and brokerage trading transactions.

Print Name/Title: Robert L. Spallina; Signature Specimen: [Handwritten Signature]; Manner of Signing: [X] Singly, [ ] Jointly; Special Instructions: \_\_\_\_\_; DOB: 06-09-1965; SSN: 266-99-7171; Phone: \_\_\_\_\_

Print Name/Title: \_\_\_\_\_; Signature Specimen: \_\_\_\_\_; Manner of Signing: [ ] Singly, [ ] Jointly; Special Instructions: \_\_\_\_\_; DOB: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; SSN: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; Phone: \_\_\_\_\_

Print Name/Title: \_\_\_\_\_; Signature Specimen: \_\_\_\_\_; Manner of Signing: [ ] Singly, [ ] Jointly; Special Instructions: \_\_\_\_\_; DOB: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; SSN: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; Phone: \_\_\_\_\_

Print Name/Title: \_\_\_\_\_; Signature Specimen: \_\_\_\_\_; Manner of Signing: [ ] Singly, [ ] Jointly; Special Instructions: \_\_\_\_\_; DOB: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; SSN: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; Phone: \_\_\_\_\_

\*A photocopy of a current driver's license, passport or another government issued ID and Social Security number are required for each signer listed above.

Please check the line to the left of any one or more of the following resolutions which have been adopted. If the line to the left of any particular lettered subdivision is not checked, that resolution has not been adopted. Chase Private Client may obtain Banking, Custody, and Credit services through Chase Retail Financial Services. Chase Private Client brokerage accounts are with CISC.

B. Banking and Custody

[X] 1. RESOLVED, that the individuals identified above are authorized to enter into deposit and custody accounts with J.P. Morgan Chase Bank or a Morgan Affiliate (individually or collectively, "J.P. Morgan") and any successors or assigns designating J.P. Morgan as a depository of the funds and custodian of the securities of the Entity and to act on behalf of the Entity in all respects regarding the Entity's banking and custody accounts and related or linked credit products and any related pledges thereto with J.P. Morgan as they in their discretion determine.

C. Investment Management

[X] 2. RESOLVED, that the persons specified above are authorized, in the name and on behalf of the Entity to execute an investment management agreement designating J.P. Morgan as the Entity's investment manager, to deliver or modify any asset allocation guideline, mandate, or other instruction, and to act on behalf of the Entity in all respects regarding the Entity's investment management accounts with J.P. Morgan.



**D. Brokerage**

3. RESOLVED, that those persons identified above are authorized in the name and on behalf of the Entity to execute a brokerage agreement with J.P. Morgan Securities LLC and any successors or assigns; to purchase on margin or otherwise and borrow (on a secured or unsecured basis) from, sell (including short sales in a margin account), and lend (on a secured or unsecured basis) to, and to otherwise enter into transactions of any kind with J.P. Morgan with respect to any and all securities and financial instruments whatsoever in which J.P. Morgan may deal, broker or act as counterparty from time to time; to enter into any derivative transactions with respect to the foregoing, including over the counter equity derivatives and structured transactions (including, but not limited to options, swaps, collars, caps and floors); pledge any funds or instruments for the purposes of securing the Entity's obligations with respect to the foregoing to establish and operate one or more brokerage or other accounts in connection with foregoing activities and transactions; and, to act on behalf of the Entity in all respects regarding the Entity's brokerage accounts.

**E. Credit**

4. RESOLVED, that the persons specified above are authorized in the name and on behalf of the Entity: to borrow from time to time from J.P. Morgan sums of money, for periods of time and upon terms as may to them in their discretion seem advisable; to execute notes or other obligations to evidence borrowings; to enter into agreements with respect to borrowings, to discount with Morgan any bills or notes receivable held by the Entity upon such terms as they may deem proper; to apply for and obtain letters of credit and to execute applications, agreements, trust receipts and all other documents in connection therewith; to execute and deliver, in their discretion, any guarantee, indemnity agreement or undertakings deemed necessary or advisable to carry out the purpose and intent of the foregoing resolutions; to pledge any of the assets or property of the Entity, for the purpose of securing any of the foregoing transactions or any transaction entered into by any other entity or personal and, to endorse securities and/or to issue appropriate powers of attorney, documents or assignments in furtherance thereof.

**F. General**

5. RESOLVED, that those individuals identified in above, acting in the manner specified therein, are authorized to delegate the authority granted under the foregoing resolutions to any other person by written appointment submitted to J.P. Morgan and any such appointment shall remain in full force and effect until J.P. Morgan shall receive written notice to the contrary from the Entity

6. RESOLVED, that any transaction of the type authorized by the preceding resolutions which has been taken are hereby in all respects approved, confirmed and ratified; and

7. RESOLVED, that any resolution certified to J.P. Morgan by the Secretary, or other duly appointed officer of the Entity shall remain in full force and effect until J.P. Morgan shall receive certification of a subsequent resolution amending, superseding or revoking it.

8. RESOLVED, any persons authorized to act by the preceding resolutions may utilize the Web site provided by J.P. Morgan (the "Site") via the Internet 24 hours a day, seven days a week to act in the manner indicated in this resolution provided the functionality is available via the Site. Transactions requiring more than one signature to complete will not be available via the Site. Site usage by any Authorized Person is subject to the Web site agreements and disclosures available on the Web site, or via hard copy at your request.

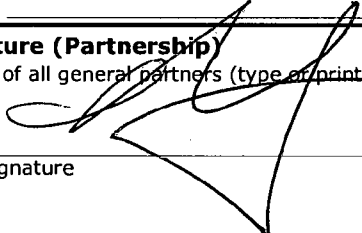
**G. Certification of Incumbency (Partnerships should not complete)**

The following certificate of incumbency must be completed when the authorized signers are identified by title only. I also certify that the following are officers of the Entity elected or appointed until their successors are elected or appointed and that you shall be entitled to rely upon their continued incumbency and empowerment to act for the Entity until you have been furnished with a duly certified notice to the contrary:

Print Name _____	Print Title _____
Print Name _____	Print Title _____
Print Name _____	Print Title _____
Print Name _____	Print Title _____

**H. Signature (Partnership)**

Signatures of all general partners (type or print names next to signatures)

➔		Robert L. Spallina	10/11/12
	Signature	Print Name and Title	Date
➔			
	Signature	Print Name and Title	Date

**I. Signature (Entities other than Partnerships)**

IN WITNESS OF WHICH I have set my hand as Secretary (or other duly authorized officer) of this Entity on this the \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_ .

➔			
	Signature	Print Name and Title	Date

J.P. Morgan Entity Resolution Form

J.P.Morgan

I, Robert L. Spallina, the Secretary (or duly authorized officer) of Bernstein Family Investments, LLC (the "Entity") duly organized under the laws of Florida hereby certify that the following is a true and complete copy of resolutions adopted by the governing body of the Entity by written consent or at a meeting held on the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_, at which a quorum of the governing body was present and voting and that these resolutions have not been rescinded or modified and are now in full force and effect. Unless J.P. Morgan is notified in writing, the authorities granted herein will supersede all prior authorities granted to authorized signers for the Resolutions and Products (e.g., Banking, Custody, Investment Management, Brokerage, Credit) which you are currently selecting below.

A. Authorized Signers

In this space, please list, by names or titles, the persons authorized to sign, act, or delegate to others pursuant to the resolutions indicated below (signers must be identified in each resolution as passed). Also, each signer may act singly unless the box labeled "jointly" is checked which means that any two signers must act jointly, except authorized persons shall always act singly for check signing and brokerage trading transactions.

Print Name/Title: Robert L. Spallina; Signature Specimen: [Handwritten Signature]; Manner of Signing: [X] Singly; DOB: 06-09-1965; SSN: 266-99-7171; Phone: \_\_\_\_\_

Print Name/Title: \_\_\_\_\_; Signature Specimen: \_\_\_\_\_; Manner of Signing: [ ] Singly; DOB: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; SSN: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; Phone: \_\_\_\_\_

Print Name/Title: \_\_\_\_\_; Signature Specimen: \_\_\_\_\_; Manner of Signing: [ ] Singly; DOB: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; SSN: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; Phone: \_\_\_\_\_

Print Name/Title: \_\_\_\_\_; Signature Specimen: \_\_\_\_\_; Manner of Signing: [ ] Singly; DOB: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; SSN: [ ]-[ ]-[ ]-[ ]-[ ]-[ ]; Phone: \_\_\_\_\_

\*A photocopy of a current driver's license, passport or another government issued ID and Social Security number are required for each signer listed above.

Please check the line to the left of any one or more of the following resolutions which have been adopted. If the line to the left of any particular lettered subdivision is not checked, that resolution has not been adopted. Chase Private Client may obtain Banking, Custody, and Credit services through Chase Retail Financial Services. Chase Private Client brokerage accounts are with CISC.

B. Banking and Custody

[X] 1. RESOLVED, that the individuals identified above are authorized to enter into deposit and custody accounts with J.P. Morgan Chase Bank or a Morgan Affiliate (individually or collectively, "J.P. Morgan") and any successors or assigns designating J.P. Morgan as a depository of the funds and custodian of the securities of the Entity and to act on behalf of the Entity in all respects regarding the Entity's banking and custody accounts and related or linked credit products and any related pledges thereto with J.P. Morgan as they in their discretion determine.

C. Investment Management

[X] 2. RESOLVED, that the persons specified above are authorized, in the name and on behalf of the Entity to execute an investment management agreement designating J.P. Morgan as the Entity's investment manager, to deliver or modify any asset allocation guideline, mandate, or other instruction, and to act on behalf of the Entity in all respects regarding the Entity's investment management accounts with J.P. Morgan.

J.P. Morgan Entity Resolution Form

D. Brokerage

3. RESOLVED, that those persons identified above are authorized in the name and on behalf of the Entity to execute a brokerage agreement with J.P. Morgan Securities LLC and any successors or assigns; to purchase on margin or otherwise and borrow (on a secured or unsecured basis) from, sell (including short sales in a margin account), and lend (on a secured or unsecured basis) to, and to otherwise enter into transactions of any kind with J.P. Morgan with respect to any and all securities and financial instruments whatsoever in which J.P. Morgan may deal, broker or act as counterparty from time to time; to enter into any derivative transactions with respect to the foregoing, including over the counter equity derivatives and structured transactions (including, but not limited to options, swaps, collars, caps and floors); pledge any funds or instruments for the purposes of securing the Entity's obligations with respect to the foregoing to establish and operate one or more brokerage or other accounts in connection with foregoing activities and transactions; and, to act on behalf of the Entity in all respects regarding the Entity's brokerage accounts.

E. Credit

4. RESOLVED, that the persons specified above are authorized in the name and on behalf of the Entity: to borrow from time to time from J.P. Morgan sums of money, for periods of time and upon terms as may to them in their discretion seem advisable; to execute notes or other obligations to evidence borrowings; to enter into agreements with respect to borrowings, to discount with Morgan any bills or notes receivable held by the Entity upon such terms as they may deem proper; to apply for and obtain letters of credit and to execute applications, agreements, trust receipts and all other documents in connection therewith; to execute and deliver, in their discretion, any guarantee, indemnity agreement or undertakings deemed necessary or advisable to carry out the purpose and intent of the foregoing resolutions; to pledge any of the assets or property of the Entity, for the purpose of securing any of the foregoing transactions or any transaction entered into by any other entity or personal and, to endorse securities and/or to issue appropriate powers of attorney, documents or assignments in furtherance thereof.

F. General

5. RESOLVED, that those individuals identified in above, acting in the manner specified therein, are authorized to delegate the authority granted under the foregoing resolutions to any other person by written appointment submitted to J.P. Morgan and any such appointment shall remain in full force and effect until J.P. Morgan shall receive written notice to the contrary from the Entity

6. RESOLVED, that any transaction of the type authorized by the preceding resolutions which has been taken are hereby in all respects approved, confirmed and ratified; and

7. RESOLVED, that any resolution certified to J.P. Morgan by the Secretary, or other duly appointed officer of the Entity shall remain in full force and effect until J.P. Morgan shall receive certification of a subsequent resolution amending, superseding or revoking it.

8. RESOLVED, any persons authorized to act by the preceding resolutions may utilize the Web site provided by J.P. Morgan (the "Site") via the Internet 24 hours a day, seven days a week to act in the manner indicated in this resolution provided the functionality is available via the Site. Transactions requiring more than one signature to complete will not be available via the Site. Site usage by any Authorized Person is subject to the Web site agreements and disclosures available on the Web site, or via hard copy at your request.

G. Certification of Incumbency (Partnerships should not complete)

The following certificate of incumbency must be completed when the authorized signers are identified by title only. I also certify that the following are officers of the Entity elected or appointed until their successors are elected or appointed and that you shall be entitled to rely upon their continued incumbency and empowerment to act for the Entity until you have been furnished with a duly certified notice to the contrary:

Print Name \_\_\_\_\_ Print Title \_\_\_\_\_
Print Name \_\_\_\_\_ Print Title \_\_\_\_\_
Print Name \_\_\_\_\_ Print Title \_\_\_\_\_
Print Name \_\_\_\_\_ Print Title \_\_\_\_\_

H. Signature (Partnership)

Signatures of all general partners (type or print names next to signatures)

Signature [Handwritten Signature] Print Name and Title Robert L. Spallina Date 10/11/12
Signature \_\_\_\_\_ Print Name and Title \_\_\_\_\_ Date \_\_\_\_\_

I. Signature (Entities other than Partnerships)

IN WITNESS OF WHICH I have set my hand as Secretary (or other duly authorized officer) of this Entity on this the \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_.

Signature \_\_\_\_\_ Print Name and Title \_\_\_\_\_ Date \_\_\_\_\_

**Kimberly Moran**

---

**From:** Robert Spallina  
**Sent:** Thursday, October 11, 2012 1:50 PM  
**To:** Kimberly Moran  
**Subject:** FW: Bernstein  
**Importance:** High  
**Attachments:** Corporate\_Resolution.pdf

Please handle....thx

---

**From:** McNally, Gavin [mailto:gavin.mcnally@jpmorgan.com]  
**Sent:** Thursday, October 11, 2012 12:08 PM  
**To:** Robert Spallina  
**Cc:** Prindle, Christopher R; Docteroff, Patrick  
**Subject:** Bernstein  
**Importance:** High

Hi Robert,

I confirmed with my account maintenance area that we will need a completed Entity Resolution (attached) and a short letter from you as Manager of Bernstein Holdings LLC stating the change in management/signers. You can email both to me directly so I can process the change as quickly as possible.

Best,



**Gavin McNally**, Associate Banker

**J.P Morgan Private Bank**  
205 Royal Palm Way, Palm Beach, FL 33480  
T: (561) 838-4633  
F: (561) 838-8730  
[gavin.mcnally@jpmorgan.com](mailto:gavin.mcnally@jpmorgan.com)

**J.P. Morgan Securities LLC**  
JPMorgan Chase Bank, N.A.  
NMLS ID: 821735

**Client Service Team**  
John Hawkins | Matthew Marcin  
T: (800) 576-0938  
F: (866) 225-2315  
[PB-Service0938@jpmorgan.com](mailto:PB-Service0938@jpmorgan.com)

**Global insights, local service, comprehensive capabilities. [www.jpmorgan.com](http://www.jpmorgan.com)**

This email is confidential and subject to important disclaimers and conditions including on offers for the purchase or sale of securities, accuracy and completeness of information, viruses, confidentiality, legal privilege, and legal entity disclaimers, available at <http://www.jpmorgan.com/pages/disclosures/email>.

10/11/2012

TS004871

L A W   O F F I C E S  
**TESCHER & SPALLINA, P.A.**

---

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS  
DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

October 16, 2012

**VIA EMAIL AND FEDERAL EXPRESS**

Gavin McNally, Associate Banker  
J.P. Morgan Private Bank  
205 Royal Palm Way  
Palm Beach, FL 33480

**Re: Estate of Simon L. Bernstein**

Dear Gavin:

Enclosed are the original executed forms required to open the accounts for Bernstein Holdings, LLC and Bernstein Family Investments, LLLP, together with copies of our drivers' licenses and an original death certificate for Simon L. Bernstein.

If you have any questions, please do not hesitate to contact me.

Sincerely,

ROBERT L. SPALLINA

RLS/km

From: (561) 997-7008  
Kimberly Moran  
TESCHER & SPALLINA  
4855 Technology Way  
Suite 720  
BOCARATON, FL 33431

Origin ID: PHKA



J12201207160325

Ship Date: 16OCT12  
ActWgt: 1.0 LB  
CAD: 1544078/INET3300

Delivery Address Bar Code



SHIP TO: (561) 838-4633

BILL SENDER

Gavin McNally  
JP Morgan Private Bank  
205 ROYAL PALM WAY

PALM BEACH, FL 33480

Ref # Bernstein 11187.006  
Invoice #  
PO #  
Dept #

WED - 17 OCT A1  
STANDARD OVERNIGHT

TRK# 7992 0546 7415

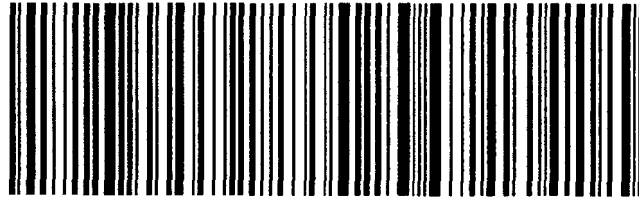
0201

33480

FL-US

PBI

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515G19CCB/AA44

**After printing this label:**

1. Use the 'Print' button on this page to print your label to your laser or inkjet printer.
2. Fold the printed page along the horizontal line.
3. Place label in shipping pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.

**Warning:** Use only the printed original label for shipping. Using a photocopy of this label for shipping purposes is fraudulent and could result in additional billing charges, along with the cancellation of your FedEx account number.

Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on fedex.com. FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$500, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see current FedEx Service Guide.

LAW OFFICES  
**TESCHER & SPALLINA, P.A.**

---

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431

ATTORNEYS  
DONALD R. TESCHER  
ROBERT L. SPALLINA  
LAUREN A. GALVANI

TEL: 561-997-7008  
FAX: 561-997-7308  
TOLL FREE: 888-997-7008  
WWW.TESCHERSPALLINA.COM

SUPPORT STAFF  
DIANE DUSTIN  
KIMBERLY MORAN  
SUANN TESCHER

October 16, 2012

**VIA EMAIL AND FEDERAL EXPRESS**

Gavin McNally, Associate Banker  
J.P. Morgan Private Bank  
205 Royal Palm Way  
Palm Beach, FL 33480

**Re: Estate of Simon L. Bernstein**

Dear Gavin:

Please be advised that while both of us are designated as co-Personal Representatives of the Estate of Simon L. Bernstein, either one of us may act alone in making decisions on the estate.

If you have any questions, please do not hesitate to contact me.

Sincerely,



ROBERT L. SPALLINA



DONALD R. TESCHER

**J.P. Morgan Account Derivatives Approval Form with a New Account**

**A. Investment Experience** (Please indicate investment experience below)

	# of Years Traded	Frequency of Trades	Avg Size of Trades	Types of Trades
Stocks	30	<input type="checkbox"/> day <input type="checkbox"/> week <input type="checkbox"/> month <input checked="" type="checkbox"/> year	\$ 50K	<input type="checkbox"/> cash <input type="checkbox"/> margin <input type="checkbox"/> short <input checked="" type="checkbox"/> long
Bonds	30	<input type="checkbox"/> day <input type="checkbox"/> week <input type="checkbox"/> month <input checked="" type="checkbox"/> year	\$ 100K	<input checked="" type="checkbox"/> cash <input type="checkbox"/> margin <input type="checkbox"/> short <input type="checkbox"/> long
Foreign Exchange	10	<input type="checkbox"/> day <input type="checkbox"/> week <input type="checkbox"/> month <input checked="" type="checkbox"/> year	\$ 50K	<input checked="" type="checkbox"/> cash <input type="checkbox"/> margin <input type="checkbox"/> short <input type="checkbox"/> long
Structured Products	0	<input type="checkbox"/> day <input type="checkbox"/> week <input type="checkbox"/> month <input type="checkbox"/> year	\$	<input type="checkbox"/> cash <input type="checkbox"/> margin <input type="checkbox"/> short <input type="checkbox"/> long
Options	20	<input type="checkbox"/> day <input type="checkbox"/> week <input type="checkbox"/> month <input checked="" type="checkbox"/> year	\$ 50K	<input checked="" type="checkbox"/> cash <input type="checkbox"/> margin <input type="checkbox"/> short <input type="checkbox"/> long
Emerging Markets	10	<input type="checkbox"/> day <input type="checkbox"/> week <input type="checkbox"/> month <input checked="" type="checkbox"/> year	\$	<input checked="" type="checkbox"/> cash <input type="checkbox"/> margin <input type="checkbox"/> short <input type="checkbox"/> long
Hedge Funds/PE	10	<input type="checkbox"/> day <input type="checkbox"/> week <input type="checkbox"/> month <input checked="" type="checkbox"/> year	\$ 300K	<input type="checkbox"/> cash <input type="checkbox"/> margin <input type="checkbox"/> short <input checked="" type="checkbox"/> long
Futures/Commodities	10	<input type="checkbox"/> day <input type="checkbox"/> week <input type="checkbox"/> month <input checked="" type="checkbox"/> year	\$ 100K	<input type="checkbox"/> cash <input type="checkbox"/> margin <input type="checkbox"/> short <input type="checkbox"/> long
Mutual Funds	0	<input type="checkbox"/> day <input type="checkbox"/> week <input type="checkbox"/> month <input type="checkbox"/> year	\$	<input type="checkbox"/> cash <input type="checkbox"/> margin <input type="checkbox"/> short <input type="checkbox"/> long

**B. Eligible Contract Participant Status**

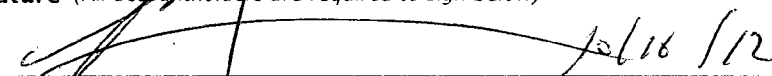
The client intends to conduct the following transactions with a JPMorgan entity as the counterparty:

- Foreign Exchange futures, options, swaptions, or non-deliverable forwards  Yes  No  
 Over-the-counter swaps  Yes  No

If the answer to either of the foregoing is "yes," the client certifies that it is an "eligible contract participant," as that term is defined in the Commodity Exchange Act by reason of the following

- 1. The client is an individual acting for his or her own account with investable assets in excess of (i) \$10,000,000; or (ii) \$5,000,000 and who will be entering into such transactions in order to manage the risk associated with an asset owned or liability incurred, or reasonably likely to be owned or incurred, by the client.
- 2. The client is a corporation, partnership, proprietorship, organization, trust, or other entity acting for its own account (i) that has total assets exceeding \$10,000,000; (ii) that does not have total assets exceeding \$10,000,000 but its obligations under the subject transactions will be guaranteed or otherwise supported by a letter of credit, support, or other agreement by an entity that is an eligible contract participant; or (iii) that (a) has a net worth exceeding \$1,000,000; and (b) will enter into transactions in connection with the conduct of the entity's business or to manage the risk associated with an asset or liability owned or incurred or reasonably likely to be owned or incurred by the entity in the conduct of the entity's business.
- 3. An employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (29 U.S.C. 1001 et seq.), a governmental employee benefit plan, or a foreign person performing a similar role or function subject as such to foreign regulation, each acting for its own account (i) that has total assets exceeding \$5,000,000; or (ii) the investment decisions of which are made by (a) an investment adviser or commodity trading advisor subject to regulation under the Investment Advisers Act of 1940 (15 U.S.C. 80b-1 et seq.) or the Commodity Exchange Act; (b) a foreign person performing a similar role or function subject as such to foreign regulation; (c) a financial institution; or (d) an insurance company subject to state or foreign regulation, or a regulated subsidiary or affiliate of such an insurance company.
- 4. Other. Please consult JPMorgan concerning additional documentation that will be required.

**C. Signature** (All accountholders are required to sign below)

  
 Signature (Accountholder) \_\_\_\_\_ Date 10/16/12 Print Name ROBERT L SPALLINA  
 Signature (Accountholder) \_\_\_\_\_ Date \_\_\_\_\_ Print Name \_\_\_\_\_

**D. J.P. Morgan Use Only**

	Exchange Traded Options Equities	OTC Options OTC Equity	EM	FX	Debt
Level 1: Covered writing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Level 2: Buying Options	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Level 3: Spreads	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Level 5: Uncovered Writing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Level 6: Combinations/Straddles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Publication date of OCC Booklet 02/01/1994 Date OCC Booklet sent to Client \_\_\_\_\_

RR Signature \_\_\_\_\_ Date \_\_\_\_\_

ROSFP Signature \_\_\_\_\_ Date \_\_\_\_\_

S-ROSFP Signature (Exchange Traded Options Levels 5&6) \_\_\_\_\_ Date \_\_\_\_\_



J.P. Morgan Corporate General Partner Certificate

I, ROBERT L SPALLINA, the Secretary (or duly authorized officer) of BERNSTEIN HLDGS LLC (the "Organization") duly organized under the laws of Florida hereby certify that the following is a true and complete copy of Resolutions adopted by the Board of Directors or Members and Managers of the Organization (Corporation or Limited Liability Company) by unanimous written consent or at a meeting held on the 14 day of Sep 20 12, at which a quorum of the Board of Directors, or authorized Managers or Members, were present and voting and that these Resolutions have not been rescinded or modified and are now in full force and effect.

A. Authorized Signers

In this space, please list, by names or titles, the officers and other persons authorized to sign or act pursuant to the Resolutions numbered one below (this list must be part of the Resolution as passed). Also, each signer may act singly unless the box labeled "jointly" is checked, which means that any two signers must act jointly, except authorized persons shall always act singly for brokerage trading transactions.

Form with columns for Print Name/Title, Manner of Signing (Singly/Jointly), and SSN#. Includes handwritten entry for ROBERT L SPALLINA with SSN 266-99-7171.

\* A photocopy of a current driver's license, passport or another government issued ID and Social Security number are required for each signer listed above.

B. Corporate General Partner (Corporation or Limited Liability Company)

- 1. RESOLVED, that the person(s) signing as specified above, be and herby is/are authorized to execute on behalf of the Organization in its capacity as a general partner of BERNSTEIN FAMILY INVESTMENT LLLP...
2. RESOLVED, that those persons above, acting in the manner specified therein, are authorized to delegate the authority granted under that Resolution to any other person by written appointment submitted to Morgan...
3. RESOLVED, that any action of the types authorized by the preceding resolutions which has been taken are hereby in all respects approved, confirmed and ratified; and
4. RESOLVED, that any Resolution certified to Morgan by the Secretary, or other duly appointed officer of the Organization shall remain in full force and effect until Morgan has received certification of a subsequent Resolution amending, superseding or revoking it.

C. Certification of Incumbency (Corporations Only)

The following certificate of incumbency must be completed when the preceding Resolutions identify authorized signatories by title only. I also certify that the following are officers of this Corporation elected or appointed until their successors are elected or appointed and that you shall be entitled to rely upon their continued incumbency and empowerment to act for the partnership until you have been furnished with a duly certified notice to the contrary:

Table with columns for Print Name, Title, and Date for listing officers.

I further certify that this Organization is duly organized and existing and has the power and authority to take the actions contemplated by the foregoing resolutions.

D. Signature

IN WITNESS OF WHICH I have set my hand as Secretary (or other duly authorized officer) of this Entity on this the 16 day of Oct 20 12

Signature line with handwritten signature, date 10/16/12, and name ROBERT L. SPALLINA.

**J.P. Morgan Account Suitability Supplement**

**A. Account Information (required for JPMS Brokerage and Investment Management accounts)**

Title of Account: BERNSTEIN FAMILY INVESTMENT LLLP

**Personal Accounts**

- Individual       Joint (JTWROS/JAWROS for TX residents)       Tenants in Common       Tenants by the Entirety  
 Community Property       Transfer on Death (TOD)       UTMA/UGMA       IRA

Primary Account Owner: \_\_\_\_\_ Occupation/Position \_\_\_\_\_  
 Number of Dependents \_\_\_\_\_ Name of Employer \_\_\_\_\_  
 Owner Annual Income (\$) \_\_\_\_\_ Liquid Net Worth (\$) \_\_\_\_\_ Total Net Worth excl. primary residence (\$) \_\_\_\_\_

Joint Account Owner:

Annual Income (\$) \_\_\_\_\_

**Entity Accounts**

- Corporation       Partnership       PIC/PHC (applicable to international entities only)       Sole Proprietorship  
 Foundation       Endowment       Limited Liability Company       Limited Liability Partnership       Other Non Profit

Annual Income (\$) 500K      Liquid Net Worth (\$) 5.0MM      Total Net Worth (\$) 12.0MM

**Trust/Estate Accounts**

- Trust       Estate       Endowment       Foundation       ERISA Plan       Other Charitable Trust       Other \_\_\_\_\_

Trust/Estate Liquid Net Worth (\$) \_\_\_\_\_ Trust/Estate Total Net Worth (\$) \_\_\_\_\_

**B. Affiliations (required for JPMS Brokerage and Investment Management accounts)**

**Applicable to account owners or authorized signers or trustees and executors.**

I, my spouse, or immediate family member who receives material support from me or gives material support to me is, or has been, a director, corporate officer, control person, affiliate or an owner of 10% of a public corporation's stock:       Yes       No

If yes, name of person \_\_\_\_\_ Name of corporation \_\_\_\_\_

If yes, is the corporation traded publicly on a U.S. Stock exchange?       Yes       No

I, my spouse, immediate family member who receives material support from me or gives material support to me, or an individual controlling the account is employed by or associated with a Broker-Dealer:       Yes       No

If yes\*, name of Broker-Dealer \_\_\_\_\_ Name of employee/assoc. \_\_\_\_\_

Account holder or immediate family member or another household member is an employee of a financial institution or insurance company:       Yes       No

If yes\*, name of institution \_\_\_\_\_ Name of employee/assoc. \_\_\_\_\_

\*If Yes, Broker-Dealer and FINRA member financial institutions must provide written permission on corporate letterhead to open a Brokerage, Margin, or Investment Management account.

**C. Brokerage Account Information (required for JPMS Brokerage accounts only)**

**Investment Profile**

My objective for this account (check one):       Capital Preservation       Income Generation       Capital Appreciation

Speculative or aggressive investments that may generate higher returns but may be riskier than other investments because I may lose all or part of my investment (check one):       Are permitted in this account       Are not permitted in this account

Primary source of income:       Investments       Compensation       Pension       Other \_\_\_\_\_

Please indicate the number of years of personal trading experience for the authorized party(s) on this account:

Stocks 30      Bonds 30      FX 10      Structured Products 0      Options 20      Emerging Markets 10      Hedge Funds / Private Placements 10      Futures/Commodities 10      Mutual Funds 0

I currently have brokerage accounts with the following firms: \_\_\_\_\_

Approximate value of investable assets held away from the firm? \$ \_\_\_\_\_

Those assets are invested in the following Asset Classes:       Equities       Fixed Income & Cash       Alternative Investments       Other

Most of those assets are invested in:       Equities       Fixed Income & Cash       Alternative Investments       Other

**Check only one selection for Investment Time Horizon, Primary Liquidity Needs, and Secondary Liquidity Needs**

Investment Time Horizon:       Less than 1 year       1-5 years       6-10 years       Greater than 10 years

Primary Liquidity Needs:       Short Term       Medium Term       Long Term       None

Secondary Liquidity Needs:       Short Term       Medium Term       Long Term       None

J.P. Morgan Use Only

Title      SPN      CAS

# J.P. Morgan Account Suitability Supplement

## C. Brokerage Account Information (cont.)

### Large Trader Identification Number\* ("LTID")

LTID - If applicable, enter LTID number here:         -

\*Large Trader definition is explained in paragraph 16 of the Brokerage Account Agreement

### Custodian (if applicable)

JPMorgan Chase Bank, N.A.  Other (please specify) \_\_\_\_\_

### Margin Account Requested?

**Options Trading** (required for exchange traded options, over-the-counter traded options or structured products)

Yes  No  Yes (a Derivatives Approval form will be required)  No

### Personal Accounts Only

Marital Status of Primary Account Owner:  Married  Single  Divorced  Widowed

### Spouse Information:

Name \_\_\_\_\_ Name of Employer \_\_\_\_\_

Occupation/Position \_\_\_\_\_ Annual Income (\$) \_\_\_\_\_

### Non-Individual Accounts Only

If applicable, enter Legal Entity Identifier here:

## D. Agreement

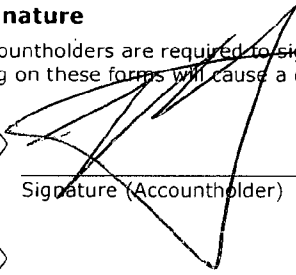

I have read, understand and agree to this application and the General Terms for Accounts and Services and the Account Agreement (in each case, our "Agreement"). The Agreement, with amendments from time to time, generally will apply to any future account, product or service that we agree upon orally, electronically or otherwise, although certain accounts, products or services may require additional documentation. This Agreement (including this application) is a security agreement under Article 9 of the Uniform Commercial Code, as amended from time to time. I have read and consent to the terms of J.P. Morgan's Private Bank and Private Wealth Management Privacy Notice, including the manner in which my information is received and used, and that upon opening an account with J.P. Morgan's Private Bank or Private Wealth Management (together described as the "Private Banking Business" in the Notice) my information will be used by one or more members of the Private Banking Business' family of companies (as listed in the Notice) in order to make available to me the products and services available through the Private Banking Business.

## E. Pre-dispute Arbitration (This applies to Margin and Brokerage, but not Investment Management Accounts.)

**By signing below, I acknowledge agreement to arbitrate any controversies arising out of the Margin or Brokerage Agreements with J.P. Morgan Securities LLC, in accordance with paragraph 11 of the Brokerage Agreement that I have received. Paragraph 11 is located in the Agreements for Accounts and Services Offered Through J.P. Morgan Securities LLC and J.P. Morgan Entities which is contained within the Combined Terms and Conditions and within the International General Terms for Accounts and Services Account Agreements.**

## F. Signature

All accountholders are required to sign below. **Please note:** any changes not **initialed** by you, or any information that remains missing on these forms will cause a delay in opening your account and may require us to send the application back to you.

  \_\_\_\_\_  
Signature (Accountholder)                      Date                      7/10/12                      Print Name                      ROBERT L. SPALLINA

 \_\_\_\_\_  
Signature (Accountholder)                      Date                                           Print Name

# J.P. Morgan Entity Account Application

## A. Entity Information

Type of Business LIMITED LIABILITY PARTNERSHIP Tax ID: 26-2124343

Date of Incorporation/Organization 02/15/2008 State of Incorporation/Organization FL

Primary Authorized Contact Person ROBERT L. SPALLINA Phone 561 997 7008

Email Address rspallina@tescherspallina.com Mobile Phone \_\_\_\_\_

Business Address 950 PENINSULA CORPORATE CIR STE 3010 City BOCA RATON State FL Zip 33487

Mailing Address same as Business Address?  Yes  No

Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

## B. Account Information

Title of account/Name of business: BERNSTEIN FAMILY INVESTMENT LLLP

Corporation  Partnership  Sole Proprietorship  Endowment  Foundation  Limited Liability Company  Limited Liability Partnership

Is the entity Non Profit?  Yes

I have applied to open the following accounts (check all that apply):

Checking Account  Money Market Deposit Account/Savings  Investment Management/Third Party Manager/J.P. Morgan Advisory Program (discretionary)

Asset/Brokerage  Asset/Custody

I hereby apply for a Line of Credit linked to my Asset Account  Yes\* (U-1 form will be required)  No  
 \*Please be advised that if you have another account with the same feature, this is not applicable.

Automatic Sweep (Applicable only to Asset or Asset with Brokerage Accounts):

As further described in the Asset Account Agreement, uninvested cash balances and new cash deposits will be transferred automatically to:  Deposit Sweep OR  JPMorgan Tax Free Money Market Sweep Fund

Account Tax Cost Methodology:  High Cost  Long Term High Cost  FIFO  Low Cost

The following asset types should utilize the Average Cost accounting option:

Regulated Investment Company (RIC) Only  Dividend Reinvestment Plan (DRP) Only  Both RIC and DRP  None

Each account I open, and each subaccount opened under such account from time to time, are subject to the security interest provisions in the Agreement (as defined below in "D. Agreement") and are pledged as Collateral for all my Obligations.

## C. Ownership Information

Is this a privately held operating company in which any one person or entity has 25% or more of the ownership interest?

Yes complete owner information below  No

Controlling Owner (Primary) BERNSTEIN HOLDINGS LLC % of Ownership 1%

Date of Birth: 02-06-2000 SSN#: 320-23-4597

---

Controlling Owner SIMON L BERNSTEIN TST AGREEMENT % of Ownership 49.5%

Date of Birth: 05-20-2008 SSN#: 371-32-5211

---

Controlling Owner SHIRLEY BERNSTEIN TST AGREEMENT % of Ownership 49.5%

Date of Birth: 05-20-2008 SSN#: 347-30-9749

---

Controlling Owner \_\_\_\_\_ % of Ownership \_\_\_\_\_

Date of Birth: \_\_\_\_\_ SSN#: \_\_\_\_\_

**D. Agreement**

I have read, understand and agree to this application and either the General Terms for Accounts and Services and the applicable or, for Commercial Checking only, the Account Terms (in each case, our "Agreement"). The Agreement, with amendments from time to time, generally will apply to any future account, product or service that we agree upon orally, electronically or otherwise, although certain accounts, products or services may require additional documentation. This Agreement (including this application) is a security agreement under Article 9 of the Uniform Commercial Code, as amended from time to time. I have read and consent to the terms of J.P. Morgan's Private Bank and Private Wealth Management Privacy Notice, including the manner in which my information is received and used, and that upon opening an account with J.P. Morgan's Private Bank or Private Wealth Management (together described as the "Private Banking Business" in the Notice) my information will be used by one or more members of the Private Banking Business' family of companies (as listed in the Notice) in order to make available to me the products and services available through the Private Banking Business.

**E. Signature**

All authorized signers are required to sign below unless the entity's governing documents permit otherwise. **Please note:** any changes not **initialed** by you, or any information that remains missing on these forms will cause a delay in opening your account and may require us to send the application back to you.



12/00/12

ROBERT L. SPALLINA

Signature

Date

Print Name



Signature

Date

Print Name



Signature

Date

Print Name

## Kimberly Moran

---

**From:** McNally, Gavin [gavin.mcnally@jpmorgan.com]  
**Sent:** Friday, October 12, 2012 4:55 PM  
**To:** Kimberly Moran  
**Subject:** Remaining account documents for Bernstein Holdings LLC and Bernstein Family Investment LLLP  
**Attachments:** Corporate\_Account\_Application-pdf.zip; Derivatives\_Approval\_New\_Acct-pdf.zip; JPMorgan Corporate General Partner Certificate.968-pdf.zip; JPMorgan\_Risk\_Disclosure\_v1-pdf.zip; Suitability\_Supplement\_US1522-pdf.zip

Hi Kimberly,

Here are the additional forms that only require Robert's signature. And last but not least, the account maintenance area is requesting a simple letter signed by both Robert and Donald stating that Robert can act singly regarding these entities since they are co-PRs, otherwise we need to add Donald to all the forms.

Unfortunately since we did the original document package with Mr. Bernstein, FINRA has added new rules that require additional information we were not required to ask previously. In essence, we are resigning all the documents that are used to open an account for an LLC/LLLP. We filled in everything we could from the previous documents to make this as painless as possible. Let me know if you have any questions.

Best,



**Gavin McNally**, Associate Banker

**J.P. Morgan Private Bank**  
205 Royal Palm Way, Palm Beach, FL 33480  
T: (561) 838-4633  
F: (561) 838-8730  
[gavin.mcnally@jpmorgan.com](mailto:gavin.mcnally@jpmorgan.com)

**J.P. Morgan Securities LLC**  
**JPMorgan Chase Bank, N.A.**  
NMLS ID: 821735

**Client Service Team**  
John Hawkins | Matthew Marcin  
T: (800) 576-0938  
F: (866) 225-2315  
[PB-Service0938@jpmorgan.com](mailto:PB-Service0938@jpmorgan.com)

**Global insights, local service, comprehensive capabilities.** [www.jpmorgan.com](http://www.jpmorgan.com)

This email is confidential and subject to important disclaimers and conditions including on offers for the purchase or sale of securities, accuracy and completeness of information, viruses, confidentiality, legal privilege, and legal entity disclaimers, available at <http://www.jpmorgan.com/pages/disclosures/email>.

10/15/2012

TS004881

Client ID: 80842501  
Invoice Date 8/24/12  
For the Period 7/31/12 to 8/31/12



01377 CB4 001 001 23712 - NNNNNNNNNNN PC 02 B  
BERNSTEIN FAMILY INVESTMENT LLLP  
SIMON BERNSTEIN  
C/O SIMON BERNSTEIN  
7020 LINOS HEAD LANE  
BOCA RATON, FL 33496



**Loan Account(s)**

Table of Contents	Page
Consolidated Summary	2
Loan Number 900969382	3
Loan Number 902329136	5
Loan Number 902364935	6

**J.P. Morgan Team**

Client Service Team 800/576-0938  
pb-service0938@jpmorgan.com  
Hearing Impaired (800) 242-7383

Client ID: 80842501  
Invoice Date 8/24/12  
For the Period 7/31/12 to 8/31/12

## Consolidated Summary

Account Type	Loan Number	Loan Maturity Date	Interest Rate Type	Outstanding Principal Balance	Total Due
Line - Advised	900969382	08/30/13	Libor	1,384,049.79	2,318.32
Line - Advised	902329136	08/31/12	Libor	0.00	0.00
Line - Advised	902364935	08/30/13	Libor	7,000.00	11.73
<b>Total</b>				<b>\$1,391,049.79</b>	<b>\$2,330.05</b>



# J.P.Morgan

BERNSTEIN FAMILY INVESTMENT LLLP  
 SIMON BERNSTEIN  
 Loan Number 900969382

Client ID: 80842501  
 Invoice Date 8/24/12  
 For the Period 7/31/12 to 8/31/12

## Loan Summary

	Amount
Beginning Principal Balance	1,384,049.79
Ending Principal Balance	\$1,384,049.79
Your Account will be Charged On	08/31/12
Account Number to Charge	XXXXX7231

Current Interest & Fees Due	2,318.32
<b>Total Due</b>	<b>\$2,318.32</b>
Loan Maturity Date	08/30/13
Interest Paid Year-to-Date	17,250.25
Interest Paid Prior Year	22,728.22

## Loan Principal Transaction Detail

Effective Date	Description	Drawdowns & Adjustments	Payments & Adjustments	Balance
	Beginning Principal Balance			1,384,049.79
	Ending Principal Balance			\$1,384,049.79

## Loan Interest and Fee Transaction Detail

Loan Interest Type: Libor

Effective Date	Description	Accruals	Payments & Adjustments	Balance
	Beginning Interest/Fee Balance			2,318.64
07/30/12	Change Base Rate 0.245200			
07/31/12	Interest Payment		2,318.64	



23751020060020137702

BERNSTEIN FAMILY INVESTMENT LLLP  
SIMON BERNSTEIN  
Loan Number 900969382

Client ID: 80842501  
Invoice Date 8/24/12  
For the Period 7/31/12 to 8/31/12

## Loan Interest and Fee Transaction Detail CONTINUED

Effective Date	Description	Accruals	Payments & Adjustments	Balance
	Interest Calculated On 1,384,049.79 From 07/31/12 To 08/31/12 For 31 Days/ 360/Act @ 1.945200	2,318.33		
	<b>Ending Interest/Fee Balance</b>			<b>\$2,318.32</b>
<b>Total</b>		<b>\$2,318.33</b>	<b>(\$2,318.64)</b>	

# J.P.Morgan

BERNSTEIN FAMILY INVESTMENT LLLP  
 SIMON BERNSTEIN  
 Loan Number 902329136

Client ID: 80842501  
 Invoice Date 8/24/12  
 For the Period 7/31/12 to 8/31/12

Loan Summary	Amount
Beginning Principal Balance	0.00
Ending Principal Balance	\$0.00
.....	
Your Account will be Charged On	08/31/12
Account Number to Charge	XXXXX7231

Total Due	\$0.00
.....	
Loan Maturity Date	08/31/12
Interest Paid Year-to-Date	51.16
Interest Paid Prior Year	0.00

## Loan Principal Transaction Detail

Effective Date	Description	Drawdowns & Adjustments	Payments & Adjustments	Balance
	Beginning Principal Balance			0.00
	Ending Principal Balance			\$0.00

## Loan Interest and Fee Transaction Detail

Loan Interest Type: Libor

Effective Date	Description	Accruals	Payments & Adjustments	Balance
	Beginning Interest/Fee Balance			(2.69)
08/08/12	Interest Rebate	2.69		
	Ending Interest/Fee Balance			\$0.00
<b>Total</b>		<b>\$2.69</b>		



23751020060020137703

# J.P.Morgan

BERNSTEIN FAMILY INVESTMENT LLLP  
 SIMON BERNSTEIN  
 Loan Number 902364935

Client ID: 80842501  
 Invoice Date 8/24/12  
 For the Period 7/31/12 to 8/31/12

Loan Summary	Amount
Beginning Principal Balance	7,000.00
Ending Principal Balance	\$7,000.00
Your Account will be Charged On	08/31/12
Account Number to Charge	XXXXXX7231

Current Interest & Fees Due	11.73
<b>Total Due</b>	<b>\$11.73</b>
Loan Maturity Date	08/30/13
Interest Paid Year-to-Date	25.68
Interest Paid Prior Year	0.00

## Loan Principal Transaction Detail

Effective Date	Description	Drawdowns & Adjustments	Payments & Adjustments	Balance
	Beginning Principal Balance			7,000.00
	Ending Principal Balance			\$7,000.00

BERNSTEIN FAMILY INVESTMENT LLLP  
 SIMON BERNSTEIN  
 Loan Number 902364935

Client ID: 80842501  
 Invoice Date 8/24/12  
 For the Period 7/31/12 to 8/31/12

## Loan Interest and Fee Transaction Detail

Loan Interest Type: Libor

Effective Date	Description	Accruals	Payments & Adjustments	Balance
	<b>Beginning Interest/Fee Balance</b>			<b>11.73</b>
07/31/12	Interest Payment		11.73	
	Interest Calculated On 7,000.00 From 07/31/12 To 08/31/12 For 31 Days/ 360/Act @ 1.946200	11.73		
	<b>Ending Interest/Fee Balance</b>			<b>\$11.73</b>
<b>Total</b>		<b>\$11.73</b>	<b>(\$11.73)</b>	



23751020060020137704

## Important Information About Your Statement

1. This statement reflects activity on loans with a common billing date. Loans with a different billing date will appear on a separate statement.
2. In accruing interest, the number of days for any period includes the "From" date, but not the "To" date.
3. Interest is calculated according to the following formula:

$$\left( \frac{\text{Principal} \times \text{Rate}}{\text{Basis}} \right) \times \text{No. of Days}$$

4. Please be advised that the Bank calculates interest accrued to eight decimal places, and does not round to cents until the end of a billing period. For your convenience, however, the statement shows interest due for each individual transaction rounded to cents. For this reason, the sum of the individual interest amounts may not equal the actual total for interest due.

**This statement reflects the Bank's current bill to you. To the extent any additional or different amounts are due or different terms apply under your loan documents, the Bank reserves all of its rights. JPMorgan Chase Bank, N.A. Member FDIC**

**Interest Paid YTD and Interest Paid Prior Year totals contained within this statement are provided for information purposes only, and include payments processed as of the statement date.**



J.P. Morgan Securities LLC  
 383 Madison Avenue, New York, NY 10179  
 Member SIPC, NYSE, and FINRA

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 17, 2012



00077 OPC 802 001 23012 - T 00098.00.0.50.00001.BERNST.20120817  
 SIMON BERNSTEIN  
 C/O ARBITRAGE INT'L MARKETING  
 950 PENINSULA CORPORATE CIR STE 3010  
 BOCA RATON FL 33487-1387



**Confirmation**

**Sales**

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Proceeds
8/16	8/17	JPM TR I HIGHBRIDGE STATISTICAL -SEL FUND 1011 J.P.MORGAN SECURITIES LLC AS AGENT @ 14.90	UNSOLICITED	(2,535.905)	14.90		37,784.98

Note: You may be charged a redemption fee if you choose to redeem or exchange shares of certain funds. For any applicable charges and fees, please consult the relevant prospectus.



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 17, 2012

It is agreed between JPMorgan Chase Bank, N.A. (the "Bank") and the customer that this confirmation is being provided by the Bank on behalf of its affiliate, J.P. Morgan Securities LLC ("JPMS" or "us" or "we" or "our"), if JPMS acted as your agent in this transaction. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMS and the Bank. JPMS, the Bank and its affiliates may receive compensation from JPMorgan Funds for providing services. Other revenue sharing arrangements may exist between affiliates.

This confirmation incorporates, and the transactions confirmed are hereby subject to, any written agreement between you and us. The terms of this confirmation govern in the event of any inconsistency with the term of any other agreements. It is agreed between you and us that this transaction, as described on the face hereof, is subject to the following terms and conditions. This confirmation shall inure to our benefit including successors and assigns and shall be deemed conclusive if not objected to, in writing, promptly after you receive your confirmation. Please review this confirmation carefully. If you disagree with the details of any transaction or find any error, you must immediately notify your J.P. Morgan representative in writing. We will not be liable for any losses that occur because of your failure to promptly notify us of any discrepancy or error. If any part of this agreement is held to be void or unenforceable, this shall not affect the validity or enforceability of the remaining parts of this agreement. We receive remuneration from affiliates for services rendered in connection with certain transactions. On written request we will furnish: the time of execution, name of other party, if applicable, and details of remuneration

received from other persons when we act as agent for such other persons. JPMS has acted as your agent unless otherwise indicated. We may execute your transaction through an affiliated brokerage firm, which may have a long or short position in this security, and may have profited or lost in connection with this transaction.

The Securities Investor Protection Act of 1970, as amended, will not protect you with respect to a repurchase or other financing transaction hereunder. Shares of mutual funds sold, offered or recommended are not bank deposits and are not guaranteed by any bank, government entity or the FDIC, unless we disclose otherwise. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market mutual funds seek to maintain a stable net asset value ("NAV") of \$1.00 per share, there is no assurance that they will continue to do so. We are a corporate entity separate from our affiliates and no activity or obligation of ours is guaranteed by or will be performed by any of our affiliates. An affiliate of ours may from time to time issue instruments underwritten, dealt in or placed by us, or may lend to an issuer of instruments underwritten/dealt in by us, and the offering document will disclose additional information on such loan. You agree that we may share credit and other information concerning you with our affiliates to the extent permitted by law.

You may be eligible for mutual fund breakpoint discounts based on the size of your purchase, current holdings or future purchases. The sales charge you may pay may differ slightly from the prospectus disclosed rate due to rounding calculations. Please refer to the prospectus.

Shareholders of certain funds may be charged a redemption fee equal to some percentage of the proceeds, as specified in the prospectus, if they exchange or redeem shares of such funds within a timeframe of purchase, as specified in the prospectus, subject to certain exceptions set forth in the prospectus of the applicable fund. Please consult your JPMS representative if you need additional assistance or for a list of the JPMorgan Funds that impose redemption fees. As a matter of policy JPMS does not receive payments in return for directing customer order flow to particular broker/dealers or market centers. JPMS may receive discounts, rebates, and reductions of fees or credits, generally based on overall volume of trading activity. As a result of sending orders to other market centers or ECN's, however these will not exceed the fees or expenses incurred for executing the order. This does not alter JPMS's policy to route customer orders to the market where it believes clients will receive the best execution, taking into account price, reliability, market depth, quality of service, speed and efficiency.

Your capacity was for your own account, unless you expressly specified otherwise to us, prior to the transaction, in writing, with sufficient information for us to rely upon the credit of another party or your credit in another capacity. We or our affiliates may participate or be financially interested in a primary or secondary distribution in the instrument (or related instruments) purchased from or sold to you. If this transaction is a sale by you of an instrument not held in your account with us and it is not marked short, you represent that you own such instrument and it is agreed that you will promptly deliver such instrument to us.





J.P. Morgan Securities LLC  
 383 Madison Avenue, New York, NY 10179  
 Member SIPC, NYSE, and FINRA

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 30, 2012



00098 OPC 802 001 24312 - T 000124.00.0.50.00001.BE7NSCT.20120830  
 SIMON BERNSTEIN  
 C/O ARBITRAGE INT'L MARKETING  
 950 PENINSULA CORPORATE CIR STE 3010  
 BOCA RATON FL 33487-1387



**Confirmation**

**Sales**

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Proceeds
8/29	8/30	HUSSMAN STRATEGIC GROWTH FUND	UNSOLICITED	(1,857.887)	11.07		20,566.81

Note: You may be charged a redemption fee if you choose to redeem or exchange shares of certain funds. For any applicable charges and fees, please consult the relevant prospectus.



August 30, 2012

It is agreed between JPMorgan Chase Bank, N.A. (the "Bank") and the customer that this confirmation is being provided by the Bank on behalf of its affiliate, J.P. Morgan Securities LLC ("JPMS" or "us" or "we" or "our"), if JPMS acted as your agent in this transaction. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMS and the Bank. JPMS, the Bank and its affiliates may receive compensation from JPMorgan Funds for providing services. Other revenue sharing arrangements may exist between affiliates.

This confirmation incorporates, and the transactions confirmed are hereby subject to, any written agreement between you and us. The terms of this confirmation govern in the event of any inconsistency with the term of any other agreements. It is agreed between you and us that this transaction, as described on the face hereof, is subject to the following terms and conditions. This confirmation shall inure to our benefit including successors and assigns and shall be deemed conclusive if not objected to, in writing, promptly after you receive your confirmation. Please review this confirmation carefully. If you disagree with the details of any transaction or find any error, you must immediately notify your J.P. Morgan representative in writing. We will not be liable for any losses that occur because of your failure to promptly notify us of any discrepancy or error. If any part of this agreement is held to be void or unenforceable, this shall not affect the validity or enforceability of the remaining parts of this agreement. We receive remuneration from affiliates for services rendered in connection with certain transactions. On written request we will furnish: the time of execution, name of other party, if applicable, and details of remuneration

received from other persons when we act as agent for such other persons. JPMS has acted as your agent unless otherwise indicated. We may execute your transaction through an affiliated brokerage firm, which may have a long or short position in this security, and may have profited or lost in connection with this transaction.

The Securities Investor Protection Act of 1970, as amended, will not protect you with respect to a repurchase or other financing transaction hereunder. Shares of mutual funds sold, offered or recommended are not bank deposits and are not guaranteed by any bank, government entity or the FDIC, unless we disclose otherwise. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market mutual funds seek to maintain a stable net asset value ("NAV") of \$1.00 per share, there is no assurance that they will continue to do so. We are a corporate entity separate from our affiliates and no activity or obligation of ours is guaranteed by or will be performed by any of our affiliates. An affiliate of ours may from time to time issue instruments underwritten, dealt in or placed by us, or may lend to an issuer of instruments underwritten/dealt in by us, and the offering document will disclose additional information on such loan. You agree that we may share credit and other information concerning you with our affiliates to the extent permitted by law.

You may be eligible for mutual fund breakpoint discounts based on the size of your purchase, current holdings or future purchases. The sales charge you may pay may differ slightly from the prospectus disclosed rate due to rounding calculations. Please refer to the prospectus.

Shareholders of certain funds may be charged a redemption fee equal to some percentage of the proceeds, as specified in the prospectus, if they exchange or redeem shares of such funds within a timeframe of purchase, as specified in the prospectus, subject to certain exceptions set forth in the prospectus of the applicable fund. Please consult your JPMS representative if you need additional assistance or for a list of the JPMorgan Funds that impose redemption fees. As a matter of policy JPMS does not receive payments in return for directing customer order flow to particular broker/dealers or market centers. JPMS may receive discounts, rebates, and reductions of fees or credits, generally based on overall volume of trading activity. As a result of sending orders to other market centers or ECN's, however these will not exceed the fees or expenses incurred for executing the order. This does not alter JPMS's policy to route customer orders to the market where it believes clients will receive the best execution, taking into account price, reliability, market depth, quality of service, speed and efficiency.

Your capacity was for your own account, unless you expressly specified otherwise to us, prior to the transaction, in writing, with sufficient information for us to rely upon the credit of another party or your credit in another capacity. We or our affiliates may participate or be financially interested in a primary or secondary distribution in the instrument (or related instruments) purchased from or sold to you. If this transaction is a sale by you of an instrument not held in your account with us and it is not marked short, you represent that you own such instrument and it is agreed that you will promptly deliver such instrument to us.



J.P. Morgan Securities LLC  
 383 Madison Avenue, New York, NY 10179  
 Member SIPC, NYSE, and FINRA

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 23, 2012



00083 OPC 802 001 23612 - T 000117.00.0.50.00001.BERNST.20120823

SIMON BERNSTEIN  
 C/O ARBITRAGE INT'L MARKETING  
 950 PENINSULA CORPORATE CIR STE 3010  
 BOCA RATON FL 33487-1387



23652740030010008301

## Confirmation

### Sales

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Proceeds
8/23	8/24	LOOMIS SAYLES FDS I BOND FD RETAIL	UNSOLICITED	(1,533.742)	14.67		22,500.00
8/23	8/24	LORD ABBET INVT TR TOTAL RETURN A	UNSOLICITED	(1,193.756)	10.89		13,000.00
8/23	8/24	GATEWAY TRUST FUND	UNSOLICITED	(182.415)	27.41		5,000.00
8/23	8/24	T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND	UNSOLICITED	(321.750)	15.54		5,000.00
<b>Total Sales</b>							<b>45,500.00</b>

Note: You may be charged a redemption fee if you choose to redeem or exchange shares of certain funds. For any applicable charges and fees, please consult the relevant prospectus.



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 23, 2012

It is agreed between JPMorgan Chase Bank, N.A. (the "Bank") and the customer that this confirmation is being provided by the Bank on behalf of its affiliate, J.P. Morgan Securities LLC ("JPMS" or "us" or "we" or "our"), if JPMS acted as your agent in this transaction. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMS and the Bank. JPMS, the Bank and its affiliates may receive compensation from JPMorgan Funds for providing services. Other revenue sharing arrangements may exist between affiliates.

This confirmation incorporates, and the transactions confirmed are hereby subject to, any written agreement between you and us. The terms of this confirmation govern in the event of any inconsistency with the term of any other agreements. It is agreed between you and us that this transaction, as described on the face hereof, is subject to the following terms and conditions. This confirmation shall inure to our benefit including successors and assigns and shall be deemed conclusive if not objected to, in writing, promptly after you receive your confirmation. Please review this confirmation carefully. If you disagree with the details of any transaction or find any error, you must immediately notify your J.P. Morgan representative in writing. We will not be liable for any losses that occur because of your failure to promptly notify us of any discrepancy or error. If any part of this agreement is held to be void or unenforceable, this shall not affect the validity or enforceability of the remaining parts of this agreement. We receive remuneration from affiliates for services rendered in connection with certain transactions. On written request we will furnish: the time of execution, name of other party, if applicable, and details of remuneration

received from other persons when we act as agent for such other persons. JPMS has acted as your agent unless otherwise indicated. We may execute your transaction through an affiliated brokerage firm, which may have a long or short position in this security, and may have profited or lost in connection with this transaction.

The Securities Investor Protection Act of 1970, as amended, will not protect you with respect to a repurchase or other financing transaction hereunder. Shares of mutual funds sold, offered or recommended are not bank deposits and are not guaranteed by any bank, government entity or the FDIC, unless we disclose otherwise. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market mutual funds seek to maintain a stable net asset value ("NAV") of \$1.00 per share, there is no assurance that they will continue to do so. We are a corporate entity separate from our affiliates and no activity or obligation of ours is guaranteed by or will be performed by any of our affiliates. An affiliate of ours may from time to time issue instruments underwritten, dealt in or placed by us, or may lend to an issuer of instruments underwritten/dealt in by us, and the offering document will disclose additional information on such loan. You agree that we may share credit and other information concerning you with our affiliates to the extent permitted by law.

You may be eligible for mutual fund breakpoint discounts based on the size of your purchase, current holdings or future purchases. The sales charge you may pay may differ slightly from the prospectus disclosed rate due to rounding calculations. Please refer to the prospectus.

Shareholders of certain funds may be charged a redemption fee equal to some percentage of the proceeds, as specified in the prospectus, if they exchange or redeem shares of such funds within a timeframe of purchase, as specified in the prospectus, subject to certain exceptions set forth in the prospectus of the applicable fund. Please consult your JPMS representative if you need additional assistance or for a list of the JPMorgan Funds that impose redemption fees. As a matter of policy JPMS does not receive payments in return for directing customer order flow to particular broker/dealers or market centers. JPMS may receive discounts, rebates, and reductions of fees or credits, generally based on overall volume of trading activity. As a result of sending orders to other market centers or ECN's, however these will not exceed the fees or expenses incurred for executing the order. This does not alter JPMS's policy to route customer orders to the market where it believes clients will receive the best execution, taking into account price, reliability, market depth, quality of service, speed and efficiency.

Your capacity was for your own account, unless you expressly specified otherwise to us, prior to the transaction, in writing, with sufficient information for us to rely upon the credit of another party or your credit in another capacity. We or our affiliates may participate or be financially interested in a primary or secondary distribution in the instrument (or related instruments) purchased from or sold to you. If this transaction is a sale by you of an instrument not held in your account with us and it is not marked short, you represent that you own such instrument and it is agreed that you will promptly deliver such instrument to us.



J.P. Morgan Securities LLC  
 383 Madison Avenue, New York, NY 10179  
 Member SIPC, NYSE, and FINRA

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 29, 2012



00172 OPC 802 001 24212 - T 000206.00.0.50.00001.BERNST.20120829  
 SIMON BERNSTEIN  
 C/O ARBITRAGE INT'L MARKETING  
 950 PENINSULA CORPORATE CIR STE 3010  
 BOCA RATON FL 33487-1387



**Confirmation**

**Sales**

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Proceeds
8/29	8/30	THE ARBITRAGE FUND-R	UNSOLICITED	(2,466.900)	12.86		31,724.33
8/29	8/30	LORD ABBET INVT TR TOTAL RETURN A	UNSOLICITED	(5,451.590)	10.89		59,367.82

**Total Sales** **91,092.15**

Note: You may be charged a redemption fee if you choose to redeem or exchange shares of certain funds. For any applicable charges and fees, please consult the relevant prospectus.



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 29, 2012

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received from other persons when we act as agent for such other persons. JPMS has acted as your agent unless otherwise indicated. We may execute your transaction through an affiliated brokerage firm, which may have a long or short position in this security, and may have profited or lost in connection with this transaction.

The Securities Investor Protection Act of 1970, as amended, will not protect you with respect to a repurchase or other financing transaction hereunder. Shares of mutual funds sold, offered or recommended are not bank deposits and are not guaranteed by any bank, government entity or the FDIC, unless we disclose otherwise. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market mutual funds seek to maintain a stable net asset value ("NAV") of \$1.00 per share, there is no assurance that they will continue to do so. We are a corporate entity separate from our affiliates and no activity or obligation of ours is guaranteed by or will be performed by any of our affiliates. An affiliate of ours may from time to time issue instruments underwritten, dealt in or placed by us, or may lend to an issuer of instruments underwritten/dealt in by us, and the offering document will disclose additional information on such loan. You agree that we may share credit and other information concerning you with our affiliates to the extent permitted by law.

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J.P. Morgan Securities LLC  
 383 Madison Avenue, New York, NY 10179  
 Member SIPC, NYSE, and FINRA

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 24, 2012



00083 OPC 802 001 23712 - T 000113.00.0.50.00001.BERNST.20120824  
 SIMON BERNSTEIN  
 C/O ARBITRAGE INT'L MARKETING  
 950 PENINSULA CORPORATE CIR STE 3010  
 BOCA RATON FL 33487-1387



24052740020010002501

## Confirmation

### Sales

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Proceeds
8/23	8/24	HUSSMAN STRATEGIC GROWTH FUND	UNSOLICITED	(407.240)	11.05		4,500.00

Note: You may be charged a redemption fee if you choose to redeem or exchange shares of certain funds. For any applicable charges and fees, please consult the relevant prospectus.



August 24, 2012

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J.P. Morgan Securities LLC  
 383 Madison Avenue, New York, NY 10179  
 Member SIPC, NYSE, and FINRA

SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 27, 2012



00156 OPC 802 001 24012 - T 000182.00.0.50.00001.BERNST.20120827  
 SIMON BERNSTEIN  
 C/O ARBITRAGE INT'L MARKETING  
 950 PENINSULA CORPORATE CIR STE 3010  
 BOCA RATON FL 33487-1387



## Confirmation

### Purchases

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Market Cost
8/23	8/24	LOOMIS SAYLES FDS I BOND FD RETAIL INCOME DIVIDEND @ 0.063 PER SHAR REINVESTED @ \$14.67 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/24/12	UNSOLICITED	35.970	14.67		(527.68)



SIMON BERNSTEIN IRA ROLLOVER ACCT. W32585007

August 27, 2012

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9/14/2012

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON FL 33487-1387

Account: W32635000

**KRAFT FOODS INC CLASS A**  
**KRAFT FOODS INC COM STK NPV CLS'A'**  
CUSIP: 50075N104

### Notification of a Corporate Action

Your account reflects the associated position in the above security at our firm. Please note that we recently received notice that the aforementioned security has been associated to a corporate action with the following terms :

SPIN-OFF CONCURRENT WITH NAME CHANGE

HOLDERS WILL RECEIVE ONE SHARE OF KRAFT FOODS GROUP INCORPORATION, CUSIP: 50076Q106 FOR EVERY THREE SHARES OF KRAFT FOODS INCORPORATION CLASS A, CUSIP: 50075N104, HELD.

NAME CHANGE TO MONDELEZ INTERNATIONAL CORPORATION.

EX-DATE: 10/2/2012  
RECORD DATE: 9/19/2012  
PAYABLE DATE: 10/1/2012  
DUE BILL REDEMPTION PERIOD: 9/20/2012 TO 10/4/2012

**Quantity Held: 750**

This notice is for informational purposes only. Any results of the corporate action will be posted to your account upon receipt.

The client is solely and exclusively responsible for knowing the rights and terms of all securities owned by the client, specifically including valuable rights that may expire unless the client take action. This includes, but is not limited to, warrants, stock rights, convertible securities, bonds, and securities subject to a tender or exchange offer. Accordingly, any oral or electronic information or interpretation provided by J.P. Morgan is subject to the written rights and terms as promulgated by the issuer or applicable law and regulation, and J.P. Morgan is not responsible for any discrepancies therewith.

J.P. Morgan is not obligated to take any action or render any advice with respect to the voting of proxies or other corporate actions related to securities owned by a client.

FOR ADDITIONAL INFORMATION CONTACT YOUR INVESTMENT EXECUTIVE



OFFICE SERVICING YOUR ACCOUNT  
 J.P. Morgan Securities LLC  
 383 Madison Avenue  
 New York, New York 10179  
 (212) 270-6000

CLEARED THROUGH ITS  
 WHOLLY OWNED SUBSIDIARY

J.P. Morgan Clearing Corp.  
 Three Chase Metrotech Center  
 Brooklyn, New York 11245-0001

SIMON BERNSTEIN IRA R/O  
 C/O ARBITRAGE INT'L MARKETING  
 950 PENINSULA CORPORATE CIR  
 STE 3010  
 BOCA RATON FL 33487-1387



Processing Date 8/29/12  
 Account Number 242-08945 84Q  
 Settlement Account W32585

Page 1 of 1

**CONFIRMATION**  
 WE ARE PLEASED TO CONFIRM THE FOLLOWING TRANSACTION(S)

**EQUITIES AND OPTIONS**

Trade Date	Settlement Date	Bought/Sold	Description	Symbol/CUSIP	Quantity	Price	Money Type	Money Amount	Type	C	Trade Number
08/29/12	09/04/12	Sold	ISHARES TRUST RUSSELL 1000 VALUE INDEX FD AVG PRICE SHOWN-DETAILS ON REQ UNSOLICITED	IWD 464287598	550	70.56	Principal	38,808.00	DVP	8	P4599
							Comm/Comm Equiv	100.00			
							Fee	0.87			
							NET AMOUNT	38,707.13			

**Important Notice Regarding the Availability of Information Statement Materials**

**KRAFT FOODS INC.**

**J.P.Morgan**

P.O. BOX 6076  
500 STANTON CHRISTIANA ROAD  
NEWARK, DE 19714-6076

**BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON FL 33487-1387**

You are receiving this communication because you hold securities in the company listed above. It has released informational materials regarding its spin-off of its wholly owned subsidiary, Kraft Foods Group, Inc., or "Kraft Foods Group," that are now available for your review. **This notice provides instructions on how to access the KRAFT FOODS INC. materials for informational purposes only. It is not a form for voting and presents only an overview of the KRAFT FOODS INC. materials, which contain important information and are available, free of charge, on the Internet or by mail. We encourage you to access and review closely the KRAFT FOODS INC. materials.**

To effect the spin-off, KRAFT FOODS INC. will distribute all of the shares of Kraft Foods Group common stock on a pro rata basis to the holders of KRAFT FOODS INC. common stock. Immediately following the distribution, which will be effective as of 5:00 p.m., New York City time, on October 1, 2012, Kraft Foods Group will be an independent, publicly traded company. KRAFT FOODS INC. is not soliciting proxy or consent authority from shareholders in connection with the spin-off.

The KRAFT FOODS INC. materials consist of the Information Statement that Kraft Foods Group has prepared in connection with the spin-off. You may view the KRAFT FOODS INC. materials online at [www.materialnotice.com](http://www.materialnotice.com) and easily request a paper or e-mail copy (see reverse side). Please make your request for a paper copy on or before September 27, 2012 to facilitate timely delivery.

Unless you advised otherwise, if you and other residents at your mailing address share the same last name and also own shares of KRAFT FOODS INC. common stock in an account at the same broker, bank or other nominee, your nominee delivered a single Notice or Information Statement to your address. A shareholder who received a single Notice or Information Statement to a shared address may request a separate copy of the Notice or Information Statement be sent to him or her by contacting Broadridge Financial Solutions, Inc. in writing to its Household Department at 51 Mercedes Way, Edgewood, New York, 11717, or calling 1-800-542-1061. Beneficial owners sharing an address who would like to receive additional (or fewer) copies of these materials in the future should contact their broker, bank or other nominee to make this request.

**See the reverse side for instructions on how to access materials.**

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1 OF 4

M49190

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— How to Access the Materials —

**Materials Available to VIEW or RECEIVE:**

Information Statement

**How to View Online:**

Have the information that is printed in the box marked by the arrow → XXXX XXXX XXXX (located on the following page) and visit: [www.materialnotice.com](http://www.materialnotice.com).

**How to Request and Receive a PAPER or E-MAIL Copy:**

If you want to receive a paper or e-mail copy of these materials, you must request one. There is NO charge for requesting a copy. Please choose one of the following methods to make your request:

- 1) BY INTERNET: [www.materialnotice.com](http://www.materialnotice.com)
- 2) BY TELEPHONE: 1-800-579-1639
- 3) BY E-MAIL\*: [sendmaterial@materialnotice.com](mailto:sendmaterial@materialnotice.com)

\* If requesting materials by e-mail, please send a blank e-mail with the information that is printed in the box marked by the arrow → XXXX XXXX XXXX (located on the following page) in the subject line.

Requests, instructions and other inquiries sent to this e-mail address will NOT be forwarded to your investment advisor.

M49191-P29428

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33,811  
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2 OF 4

THIS NOTICE WILL ENABLE YOU TO ACCESS  
MATERIALS FOR INFORMATIONAL PURPOSES ONLY

M49192

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→ 3806 9916 9925

BERNSTEIN FAMILY INVESTMENT LLLP  
950 PENINSULA CORP CIR STE 3010  
BOCA RATON FL 33487-1387

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3 OF 4





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67,799  
4 OF 4



JP Morgan 5000  
Bernstein Family Investments LLP



J.P. Morgan Securities LLC  
 383 Madison Avenue, New York, NY 10179  
 Member SIPC, NYSE, and FINRA

BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000

September 5, 2012



01154 OPC 802 001 24912 - T 0001371.00.0.50.00001.BERNSCW.20120905  
 BERNSTEIN FAMILY INVESTMENT LLLP  
 950 PENINSULA CORP CIR STE 3010  
 BOCA RATON FL 33487-1387



**Confirmation**

**Purchases**

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Market Cost
8/31	8/31	AIM TAX EXEMPT FDS INC INV VK HIYL MN Y INCOME DIVIDEND @ 0.049 PER SHAR REINVESTED @ \$10.07 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/31/12	UNSOLICITED	20.626	10.07		(207.70)
8/31	8/31	WELLS FARGO FDS TR INTRMDT TXFR A INCOME DIVIDEND @ 0.028 PER SHAR REINVESTED @ \$11.66 J.P.MORGAN SECURITIES LLC AS AGENT AS OF 08/31/12	UNSOLICITED	31.474	11.66		(366.99)

**Total Purchases** (574.69)



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000

September 5, 2012

It is agreed between JPMorgan Chase Bank, N.A. (the "Bank") and the customer that this confirmation is being provided by the Bank on behalf of its affiliate, J.P. Morgan Securities LLC ("JPMS" or "us" or "we" or "our"), if JPMS acted as your agent in this transaction. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMS and the Bank. JPMS, the Bank and its affiliates may receive compensation from JPMorgan Funds for providing services. Other revenue sharing arrangements may exist between affiliates.

This confirmation incorporates, and the transactions confirmed are hereby subject to, any written agreement between you and us. The terms of this confirmation govern in the event of any inconsistency with the term of any other agreements. It is agreed between you and us that this transaction, as described on the face hereof, is subject to the following terms and conditions. This confirmation shall inure to our benefit including successors and assigns and shall be deemed conclusive if not objected to, in writing, promptly after you receive your confirmation. Please review this confirmation carefully. If you disagree with the details of any transaction or find any error, you must immediately notify your J.P. Morgan representative in writing. We will not be liable for any losses that occur because of your failure to promptly notify us of any discrepancy or error. If any part of this agreement is held to be void or unenforceable, this shall not affect the validity or enforceability of the remaining parts of this agreement. We receive remuneration from affiliates for services rendered in connection with certain transactions. On written request we will furnish: the time of execution, name of other party, if applicable, and details of remuneration

received from other persons when we act as agent for such other persons. JPMS has acted as your agent unless otherwise indicated. We may execute your transaction through an affiliated brokerage firm, which may have a long or short position in this security, and may have profited or lost in connection with this transaction.

The Securities Investor Protection Act of 1970, as amended, will not protect you with respect to a repurchase or other financing transaction hereunder. Shares of mutual funds sold, offered or recommended are not bank deposits and are not guaranteed by any bank, government entity or the FDIC, unless we disclose otherwise. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market mutual funds seek to maintain a stable net asset value ("NAV") of \$1.00 per share, there is no assurance that they will continue to do so. We are a corporate entity separate from our affiliates and no activity or obligation of ours is guaranteed by or will be performed by any of our affiliates. An affiliate of ours may from time to time issue instruments underwritten, dealt in or placed by us, or may lend to an issuer of instruments underwritten/dealt in by us, and the offering document will disclose additional information on such loan. You agree that we may share credit and other information concerning you with our affiliates to the extent permitted by law.

You may be eligible for mutual fund breakpoint discounts based on the size of your purchase, current holdings or future purchases. The sales charge you may pay may differ slightly from the prospectus disclosed rate due to rounding calculations. Please refer to the prospectus.

Shareholders of certain funds may be charged a redemption fee equal to some percentage of the proceeds, as specified in the prospectus, if they exchange or redeem shares of such funds within a timeframe of purchase, as specified in the prospectus, subject to certain exceptions set forth in the prospectus of the applicable fund. Please consult your JPMS representative if you need additional assistance or for a list of the JPMorgan Funds that impose redemption fees. As a matter of policy JPMS does not receive payments in return for directing customer order flow to particular broker/dealers or market centers. JPMS may receive discounts, rebates, and reductions of fees or credits, generally based on overall volume of trading activity. As a result of sending orders to other market centers or ECN's, however these will not exceed the fees or expenses incurred for executing the order. This does not alter JPMS's policy to route customer orders to the market where it believes clients will receive the best execution, taking into account price, reliability, market depth, quality of service, speed and efficiency.

Your capacity was for your own account, unless you expressly specified otherwise to us, prior to the transaction, in writing, with sufficient information for us to rely upon the credit of another party or your credit in another capacity. We or our affiliates may participate or be financially interested in a primary or secondary distribution in the instrument (or related instruments) purchased from or sold to you. If this transaction is a sale by you of an instrument not held in your account with us and it is not marked short, you represent that you own such instrument and it is agreed that you will promptly deliver such instrument to us.



J.P. Morgan Securities LLC  
 383 Madison Avenue, New York, NY 10179  
 Member SIPC, NYSE, and FINRA

BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000

September 4, 2012



06581 OPC 802 001 24812 - T 0007853.00.0.50.00001.BERNSCW.20120904  
 BERNSTEIN FAMILY INVESTMENT LLLP  
 950 PENINSULA CORP CIR STE 3010  
 BOCA RATON FL 33487-1387



248527400010656101

**Confirmation**

**Purchases**

Trade Date	Settlement Date	Description	Type	Quantity	Price	Commission	Market Cost
8/31	9/4	VANGUARD MUNI BD FD INC HI YLD PORT FUND 44 INCOME DIVIDEND @ 0.035 PER SHAR REINVESTED J.P.MORGAN SECURITIES LLC AS AGENT	UNSOLICITED	8.856			(99.36)
	9/4	JPM STR INC OPP FD FUND 3844 REINVESTED @ 11.67 PER SHARE	UNSOLICITED	6.813	11.67		(79.51)

**Total Purchases**

**(178.87)**



BERNSTEIN FAMILY INVESTMENT LLLP ACCT. W32635000

September 4, 2012

It is agreed between JPMorgan Chase Bank, N.A. (the "Bank") and the customer that this confirmation is being provided by the Bank on behalf of its affiliate, J.P. Morgan Securities LLC ("JPMS" or "us" or "we" or "our"), if JPMS acted as your agent in this transaction. The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMS and the Bank. JPMS, the Bank and its affiliates may receive compensation from JPMorgan Funds for providing services. Other revenue sharing arrangements may exist between affiliates.

This confirmation incorporates, and the transactions confirmed are hereby subject to, any written agreement between you and us. The terms of this confirmation govern in the event of any inconsistency with the term of any other agreements. It is agreed between you and us that this transaction, as described on the face hereof, is subject to the following terms and conditions. This confirmation shall inure to our benefit including successors and assigns and shall be deemed conclusive if not objected to, in writing, promptly after you receive your confirmation. Please review this confirmation carefully. If you disagree with the details of any transaction or find any error, you must immediately notify your J.P. Morgan representative in writing. We will not be liable for any losses that occur because of your failure to promptly notify us of any discrepancy or error. If any part of this agreement is held to be void or unenforceable, this shall not affect the validity or enforceability of the remaining parts of this agreement. We receive remuneration from affiliates for services rendered in connection with certain transactions. On written request we will furnish: the time of execution, name of other party, if applicable, and details of remuneration

received from other persons when we act as agent for such other persons. JPMS has acted as your agent unless otherwise indicated. We may execute your transaction through an affiliated brokerage firm, which may have a long or short position in this security, and may have profited or lost in connection with this transaction.

The Securities Investor Protection Act of 1970, as amended, will not protect you with respect to a repurchase or other financing transaction hereunder. Shares of mutual funds sold, offered or recommended are not bank deposits and are not guaranteed by any bank, government entity or the FDIC, unless we disclose otherwise. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market mutual funds seek to maintain a stable net asset value ("NAV") of \$1.00 per share, there is no assurance that they will continue to do so. We are a corporate entity separate from our affiliates and no activity or obligation of ours is guaranteed by or will be performed by any of our affiliates. An affiliate of ours may from time to time issue instruments underwritten, dealt in or placed by us, or may lend to an issuer of instruments underwritten/dealt in by us, and the offering document will disclose additional information on such loan. You agree that we may share credit and other information concerning you with our affiliates to the extent permitted by law.

You may be eligible for mutual fund breakpoint discounts based on the size of your purchase, current holdings or future purchases. The sales charge you may pay may differ slightly from the prospectus disclosed rate due to rounding calculations. Please refer to the prospectus.

Shareholders of certain funds may be charged a redemption fee equal to some percentage of the proceeds, as specified in the prospectus, if they exchange or redeem shares of such funds within a timeframe of purchase, as specified in the prospectus, subject to certain exceptions set forth in the prospectus of the applicable fund. Please consult your JPMS representative if you need additional assistance or for a list of the JPMorgan Funds that impose redemption fees. As a matter of policy JPMS does not receive payments in return for directing customer order flow to particular broker/dealers or market centers. JPMS may receive discounts, rebates, and reductions of fees or credits, generally based on overall volume of trading activity. As a result of sending orders to other market centers or ECN's, however these will not exceed the fees or expenses incurred for executing the order. This does not alter JPMS's policy to route customer orders to the market where it believes clients will receive the best execution, taking into account price, reliability, market depth, quality of service, speed and efficiency.

Your capacity was for your own account, unless you expressly specified otherwise to us, prior to the transaction, in writing, with sufficient information for us to rely upon the credit of another party or your credit in another capacity. We or our affiliates may participate or be financially interested in a primary or secondary distribution in the instrument (or related instruments) purchased from or sold to you. If this transaction is a sale by you of an instrument not held in your account with us and it is not marked short, you represent that you own such instrument and it is agreed that you will promptly deliver such instrument to us.

JP Morgan 4353  
Estate of Shirley Bernstein



JPMorgan Chase Bank, N.A.  
 Michigan/Florida Markets  
 P O Box 659754  
 San Antonio, TX 78265-9754

Primary Account: 000000877214353  
 For the Period 8/1/12 to 8/31/12

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
 For assistance after business hours, 7 days a week. (800) 576-6209  
 Deaf and Hard of Hearing (800) 242-7383  
 Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)

00000282 DPB 021 161 24512 NNNNNNNNNNN T 1 000000000 60 0000  
 ESTATE OF SHIRLEY BERNSTEIN  
 SIMON BERNSTEIN, PERS REP  
 950 PENINSULA CORPORATE CIR STE 3010  
 BOCA RATON FL 33487-1387



**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
Beginning Balance		0.00
Ending Balance	0	\$0.00

*Please note this account had no activity during this statement period. The date of last activity for this account was 09/12/11.*



Primary Account: 000000877214353

For the Period 8/1/12 to 8/31/12

## 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.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

### In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

### Mutual Funds/Securities

JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member NYSE, FINRA and SIPC.

**Investment Products: Not FDIC insured • No bank guarantee • May lose value**

J.P.Morgan



Fidelity 1022

TS005001



# Investment Report

August 1, 2012 - August 31, 2012

00012163 01 AV 0.350 23012163 **Envelope 235210547**



SIMON BERNSTEIN  
SHIRLEY BERNSTEIN  
7020 LIONS HEAD LN  
BOCA RATON FL 33496-5931

Online Fidelity.com  
FAST(sm)-Automated Telephone 800-544-5555

## Fidelity Account<sup>SM</sup> Y03-091022 SIMON BERNSTEIN AND SHIRLEY BERNSTEIN - WITH RIGHTS OF SURVIVORSHIP

### Account Summary

Beginning value as of Aug 1	\$0.05
Change in investment value	0.00
<b>Ending value as of Aug 31</b>	<b>\$0.05</b>

Account trades from Sep 2011 - Aug 2012 0

### Holdings (Symbol) as of August 31, 2012

	Performance August 31, 2012	Quantity August 31, 2012	Price per Unit August 31, 2012	Total Value August 1, 2012	Total Value August 31, 2012
<b>Core Account 100% of holdings</b>					
FIDELITY MUNICIPAL MONEY MARKET (FTEXX)	7-day yield: 0.01%	0.050	\$1.000	\$0.05	\$0.05

### Core Account - Fidelity Municipal Money Market

Description	Amount	Balance	Description	Amount	Balance
Beginning		\$0.05	Ending		\$0.05



## Information About Your Fidelity Statement

For TDD Service for the Hearing-Impaired, call 800-544-0118, 9 am - 9 pm ET, 7 days a week. Lost or Stolen Cards For 24 Hour worldwide customer service, call 800-529-2164 for American Express or 800-323-5353 for VISA® Gold Check Card.

**Additional Investments with Fidelity** Make checks payable to Fidelity Investments and include your account number. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail to: Fidelity Investments, P.O.Box 770001, Cincinnati, OH 45277-0003.

**Income Summary** Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.

**Change in Investment Value** The appreciation or depreciation of your holdings due to price changes, plus any distributions and income earned during the statement period, less any transaction costs, sales charges, or fees. **Cost Basis, Gain/Loss, and Holding Period Information** Cost basis is the original amount paid to purchase a security, including the amount of reinvested dividends and capital gains. Generally, we adjust cost basis for events such as returns of capital (including dividend reclassifications) and disallowed losses on wash sales on identical securities within the same account. NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. However, cost basis, realized gain and loss, and holding period information may not reflect adjustments required for your tax reporting purposes. Fidelity and NFS specifically disclaim any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information. Unless otherwise specified, NFS determines cost basis at the time of sale using its default methods of average cost for open-end mutual funds (except ETFs) and first-in, first-out (FIFO) for all other securities (including ETFs and shares held in dividend reinvestment plans). Customers should consult their tax advisors for further information.

**Cost** Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds using the FIFO method if shares were purchased at different times or prices.

## Additional Information About Your Brokerage Account, If Applicable

**Customer Free Credit Balance** You are entitled to free credit balances in your brokerage account, subject to open commitments of your cash accounts. Free credit balances are not segregated and may be used in NFS's business in accordance with federal securities law. There is no free credit balance in a retirement or HSA.

**Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held by Portfolio Advisory Services (PAS) are carried by NFS and are covered by SIPC but do not contribute toward your margin and maintenance requirements.

**Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date.

**Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information about these, please call Fidelity at 800-544-6666.

**Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC).

**Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places; however, the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. The prices provided are not firm bids or offers. Certain securities may reflect N/A or unavailable if the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposit (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order. In executing orders on the Floor of the NYSE, the Floor broker may permit

**Wash Sales** If a wash sale occurs, the loss from the transaction is disallowed for federal income tax purposes but may be added to the cost basis of the newly-purchased shares. Fidelity adjusts the cost basis of newly-purchased shares when a wash sale occurs within an account as the result of an identical security purchase. Fidelity does not report disallowed losses or adjust cost basis related to wash sales triggered by sales and purchases of the same security *within different accounts* or by sales and purchases of "substantially identical" securities *within the same or different accounts*.

We deliver statements at least four times during the calendar year for any account with a balance. **Please review your statement and report any inaccuracies or discrepancies. Inquires, concerns or questions regarding your brokerage account or the activity therein should be directed to Fidelity Brokerage Services LLC (FBS) by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 800-800-6890.** Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act ("SIPA"). Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).

**Information About Mutual Funds and Their Performance** An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. **Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund. Before investing, consider the funds' investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.**

Each fund reserves the right to terminate or modify its exchange privilege in the future. In addition to sales loads and 12b-1 fees described in the prospectus, FBS or NFS receives other compensation in connection with the purchase and/or the on-going maintenance of positions in certain mutual fund shares and other investment products in your brokerage account. This additional compensation may be paid by the mutual fund or other investment product, its investment advisor or one of its affiliates. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of a no-load fund, those shares will be assigned either a transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any applicable fees will be assessed based on the status assigned to the shares at the time of purchase.

the specialist to trade on parity with the order for some or all of the executions associated with filling that order, if such permission would not be inconsistent with the broker's best execution obligations. Individual securities trades placed for your Fidelity Personalized Portfolios account are completed on an agency basis by FBS. ("A") Alternative Investments - Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate investment trusts which are not listed on any exchange), commodity funds, private equity, private debt and hedge funds are generally illiquid investments and their current values may be different from the purchase price. Unless otherwise indicated, the values shown in this statement for such investments have been provided by the management, administrator or sponsor of each program or a third-party vendor without independent verification by FBS and represent their estimate of the value of the investor's participation in the program, as of a date no greater than 18 months from the date of this statement. Therefore, the estimated values shown herein may not necessarily reflect actual market values or be realized upon liquidation. If an estimated value is not provided, valuation information is not available. Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, please see [www.sipc.org](http://www.sipc.org) or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.

Fidelity Distributors Corporation (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** FBS, NFS, and FDC are direct or indirect subsidiaries of FMR LLC. Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Portfolio Advisory Service® and Fidelity® Strategic Disciplines are services of Strategic Advisers, Inc., a registered investment advisor and a Fidelity Investments company. Fidelity® Personalized Portfolios may be offered through the following Fidelity Investments Companies: Strategic Advisers, Inc., Fidelity Personal Trust Company, FSB ("FPT"), a federal savings bank, or Fidelity Management Trust Company ("FMTC"). Non-deposit investment products and trust services offered through FPT and FMTC and their affiliates are not insured or guaranteed by the FDIC or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. These services provide discretionary money management for a fee. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC. Insurance products are distributed by FBS, Fidelity Insurance Agency, Inc., and Fidelity Investments Insurance Agency of Texas, Inc. Mutual fund shares, other securities held in your account, and insurance products are neither deposits or obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. Written inquiries may be mailed to: Fidelity Investments, Client Services, P.O. Box 770001, Cincinnati, OH 45277-0045. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555. 588130.5.0



**Robert Spallina**

---

**From:** Prindle, Christopher R [christopher.r.prindle@jpmorgan.com]  
**Sent:** Tuesday, April 09, 2013 7:14 PM  
**To:** 'tbernstein@lifeinsuranceconcepts.com'; 'mrsflorida02@hotmail.com'  
**Cc:** Robert Spallina; Jarvis, Joey  
**Subject:** Re: Aragon Condo Fee's

Have requested the transfer. Thanks.

---

**From:** Ted Bernstein [mailto:tbernstein@lifeinsuranceconcepts.com]  
**Sent:** Tuesday, April 09, 2013 04:58 PM Eastern Standard Time  
**To:** 'Deborah Bernstein' <mrsflorida02@hotmail.com>  
**Cc:** ROBERT SPALLINA (rspallina@tescherspallina.com) <rspallina@tescherspallina.com>; Prindle, Christopher R  
**Subject:** RE: Aragon Condo Fee's

Thank you Deborah.

Chris > I think we should probably transfer \$10,000 more into Shirley's account so we will have sufficient funds for closing and other costs for St. Andrews expenses.

Thanks.

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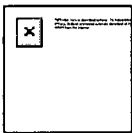
**From:** Deborah Bernstein [mailto:mrsflorida02@hotmail.com]  
**Sent:** Tuesday, April 09, 2013 4:50 PM  
**To:** Ted Bernstein  
**Subject:** Aragon Condo Fee's  
**Importance:** High

I spoke with Mark Diaz in the Aragon Condo office. He has confirmed the current balance **\$37,423.84** owed to date. This charge includes the 4th quarter of 2012 and January (1st quarter) April( 2nd quarter) 2013.

Thank you.

**Deborah Bernstein - Author**

.....



**Stylish Stella**  
950 Peninsula Corporate Circle, Suite 3010  
Boca Raton, FL33487  
**Tel:** 561.988.8984  
**Toll Free:** 800-448-0035  
**Fax:** 561.988.0833  
**Email:**[Deborah@StylishStella.com](mailto:Deborah@StylishStella.com)

This communication (including attachments) may contain privileged and confidential information intended only for the recipient(s) named above. If you are not the intended recipient(s), you are hereby notified that any viewing, copying, dissemination or distribution of this communication is prohibited and may be subject to legal action. Please contact the sender immediately by reply e-mail and delete all copies of the original message.

This email is confidential and subject to important disclaimers and conditions including on offers for the purchase or sale of securities, accuracy and completeness of information, viruses, confidentiality, legal privilege, and legal entity disclaimers, available at <http://www.jpmorgan.com/pages/disclosures/email>.

# J.P.Morgan

## COLLATERAL AGREEMENT

For value received, and in consideration of one or more loans, letters of credit or other financial accommodations extended by JPMORGAN CHASE BANK, N.A. or any of its subsidiaries or affiliates (the "Bank"), to Bernstein Family Investments, LLLP and Simon Bernstein (the "Obligor", and, if more than one, collectively, the "Obligor"), the undersigned and the Bank agree as follows:

### 1. Definitions.

"Account Assets" means all Deposits, Securities, securities entitlements and any other assets held in trust, or in any custody, subcustody, safekeeping, investment management accounts, or other accounts of the undersigned with the Bank or any other custodian, trustee, Intermediary or Clearing System (all of which shall be considered "financial assets" under the UCC).

"Account Control Agreement" means a securities account control agreement or other similar agreement with any Intermediary and shall specifically include any master securities account control agreement among the Bank and any of its affiliates, as amended from time to time.

"Clearing System" means the Depository Trust Company ("DTC"), Cedel Bank, societe anonyme, the Euroclear system and such other clearing or safekeeping system that may from time to time be used in connection with transactions relating to or the custody of any Securities, and any depository for any of the foregoing.

"Collateral" means: (i) the Deposits, Securities and Account Assets that are listed on Exhibit A; (ii) all additions to, and proceeds, renewals, investments, reinvestments and substitutions of, the foregoing, whether or not listed on Exhibit A; and (iii) all certificates, receipts and other instruments evidencing any of the foregoing.

"Deposits" means the deposits of the undersigned with the Bank or with any other Intermediary (whether or not held in trust, or in any custody, subcustody, safekeeping, investment management accounts, or other accounts of the undersigned with the Bank or any other Intermediary).

"Intermediary" means (i) any party acting as a financial intermediary or securities intermediary, including, without limitation, affiliates of the Bank that are parties to any Account Control Agreement from time to time.

"Liabilities" means indebtedness, obligations, and liabilities of any kind of the Obligor or of the undersigned to the Bank, now or in the future, absolute or contingent, direct or indirect, joint or several, due or not due, arising by operation of law or otherwise, and costs and expenses incurred by the Bank in connection with the Collateral, this Agreement or any Liability Document.

"Liability Document" means any instrument, agreement or document evidencing, governing, or executed or delivered in connection with the Liabilities.

"Securities" means the stocks, bonds and other instruments and securities, whether or not held in trust or in any custody, subcustody, safekeeping, investment management accounts or other accounts of the undersigned with the Bank or any other Intermediary and securities entitlements with respect to the foregoing.

"UCC" means the Uniform Commercial Code in effect in the State of Ohio. Unless the context otherwise requires, all terms used in this Agreement which are defined in the UCC will have the meanings stated in the UCC.

UCN: 012263117000  
Fac ID: 198486526

503821:v1

TS005334

**2. Grant of Security Interest.**

As security for the payment of all the Liabilities, the undersigned pledges, transfers and assigns to the Bank and grants to the Bank a security interest in and right of setoff against, the Collateral and hereby agrees to be bound by the terms of any Account Control Agreement among the Bank and its affiliates, as amended from time to time.

**3. Agreements of the Undersigned and Rights of the Bank.**

The undersigned agrees as follows and irrevocably authorizes the Bank to exercise the rights listed below with respect to the Collateral, at its option, for its own benefit, either in its own name or in the name of the undersigned, and appoints the Bank as its attorney-in-fact to take all action permitted under this Agreement.

(a) **Deposits:** Upon a Default, the Bank may: (i) renew the Deposits on terms and for periods the Bank deems appropriate; (ii) demand, collect, and receive payment of any monies or proceeds due or to become due under the Deposits; (iii) execute any instruments required for the withdrawal or repayment of the Deposits; and (iv) in all respects deal with the Deposits as the owner.

(b) **Securities:** The Bank may: (i) transfer to the account of the Bank any Securities whether in the possession of, or registered in the name of, any Clearing System or held otherwise; (ii) transfer to the account of the Bank with any Federal Reserve Bank any Securities held in book entry form with any such Federal Reserve Bank; and (iii) transfer to the name of the Bank or its nominee any Securities registered in the name of the undersigned and held by the Bank and complete and deliver any necessary stock powers or other transfer instruments; provided that until the occurrence of a Default, the Bank will only take that action if, in its judgment, failure to take that action would impair its rights under this Agreement or diminish its operational control over Collateral, or if such Securities are held in a custody, investment management or similar account.

The undersigned grants to the Bank an irrevocable proxy to vote any and all Securities and give consents, waivers and ratifications in connection with those Securities upon and after the occurrence of a Default.

All payments, distributions and dividends in securities, property or cash shall be paid directly to and, at the discretion of the Bank, retained by the Bank and held by it, until applied as provided in this Agreement, as additional Collateral; provided that until the occurrence of a Default, interest on Deposits and cash dividends on Securities paid in the ordinary course will be paid to the undersigned.

(c) **General:** The Bank may, in its name, or in the name of the undersigned: (i) execute and file financing statements under the UCC or any other filings or notices necessary or desirable to create, perfect or preserve its security interest, all without notice (except as required by applicable law and not waivable) and without liability except to account for property actually received by it; (ii) upon a Default demand, sue for, collect or receive any money or property at any time payable or receivable on account of or in exchange for, or make any compromise or settlement deemed desirable with respect to, any item of the Collateral (but shall be under no obligation to do so); (iii) make any notification (to the issuer of any certificate or Security, or otherwise, including giving any notice of exclusive control to the Intermediary) or take any other action in connection with the perfection or preservation of its security interest or upon a Default any enforcement of remedies, and retain any documents evidencing the title of the undersigned to any item of the Collateral; and (iv) upon a Default issue entitlement orders with respect to any of the Collateral.

The undersigned agrees that it will not file or permit to be filed any termination statement with respect to the Collateral or any financing or like statement with respect to the Collateral in which the Bank is not named as the sole secured party, consent or be a party to any Account Control Agreement to which the Bank is not also a party or sell, assign, or otherwise dispose of, grant any option with respect to, or pledge, or otherwise encumber the Collateral provided, however, that until the occurrence of a Default, the undersigned may buy, sell and withdraw Collateral subject to the other provisions of this Agreement, including but not limited to, Section 4. At the request of the Bank the undersigned agrees to do all other things which the Bank may deem necessary or advisable in order to perfect and preserve its security interest, perfection and operational control and to give effect to the rights granted to the Bank under this Agreement or enable the Bank to comply with any applicable laws or regulations. Notwithstanding the foregoing, the Bank does not assume any duty with respect to the Collateral and is not required to take any action to

collect, preserve or protect its or the undersigned's rights in any item of the Collateral. The undersigned releases the Bank and agrees to hold the Bank harmless from any claims, causes of action and demands at any time arising with respect to this Agreement, the use or disposition of any item of the Collateral or any action taken or omitted to be taken by the Bank with respect thereto, except in any case where the claim, cause of action or demand results from the gross negligence or willful misconduct of the Bank. The undersigned releases each Intermediary and agrees to hold each Intermediary harmless from any claims, causes of action and demands at any time arising with respect to any instruction made by Bank to any Intermediary purporting to be made under this Agreement or any Account Control Agreement, except in any case where the claim, cause of action or demand results from the gross negligence or willful misconduct of the Bank or the Intermediary, it being understood that no Intermediary shall have any duty to investigate Bank's right to issue any such instruction or any other matter related to any such instruction.

The rights granted to the Bank pursuant to this Agreement are in addition to the rights granted to the Bank in any custody, investment management, trust, Account Control Agreement or similar agreement. In case of conflict between the provisions of this Agreement and of any other such agreement, the provisions of this Agreement will prevail.

**4. Loan Value of the Collateral.**

The undersigned agrees that at all times the amount of the Liabilities may not exceed the aggregate Loan Value of the Collateral. The undersigned will, at the Bank's option, either supplement the Collateral or make, or cause to be made, any payment under the Liabilities to the extent necessary to ensure compliance with this provision or the Bank may liquidate Collateral to the extent necessary to ensure compliance with this provision. "Loan Value" means the value assigned by the Bank from time to time, in its sole reasonable discretion, to each item of the Collateral. The Bank retains the right to determine the eligibility of the Collateral.

**5. Currency Conversion.**

For calculation purposes, any currency or precious metal in which the Collateral is denominated (the "Collateral Currency") will be converted into the currency of the Liabilities (the "Liability Currency") at the spot rate of exchange for the purchase of the Liability Currency with the Collateral Currency quoted by the Bank at such place as the Bank reasonably deems appropriate (or, if no such rate is quoted on any relevant date, estimated by the Bank on the basis of the Bank's last quoted spot rate) or another prevailing rate that the Bank reasonably deems more appropriate.

**6. Representations and Warranties.**

The undersigned represents and warrants that:

(a) this Agreement constitutes the legal, valid and binding obligation of the undersigned, enforceable against the undersigned in accordance with its terms, except as the enforcement hereof and thereof may be limited by bankruptcy, insolvency, or other similar laws affecting the enforcement of creditors' rights generally and subject to the applicability of general principles of equity;

(b) the execution, delivery and performance by the undersigned of this Agreement and all other documents contemplated hereby, do not and will not (i) conflict with or constitute a breach of, or default under, or require any consent under, or, except as contemplated hereby, result in the creation of any lien, charge or encumbrance upon the property or assets of the undersigned pursuant to any other agreement or instrument to which the undersigned is a party or is bound or by which its properties may be bound or affected; or (ii) violate any provision of any law, rule, regulation (including, without limitation, Regulation U of the Federal Reserve Board), order, writ, judgment, injunction, decree, determination or award presently in effect having applicability to the undersigned;

(c) no consent, approval or authorization of, or registration, declaration or filing with, any governmental authority or other person or entity is required as a condition to or in connection with the due and valid execution, delivery and performance by the undersigned of this Agreement;

(d) there are no actions, suits, investigations or proceedings pending or, to the best of the undersigned's knowledge, threatened at law, in equity, in arbitration or by or before any other authority involving or affecting: (i) the



undersigned that, if adversely determined, are likely to have a material adverse effect on the prospects or condition of the undersigned; (ii) any material part of the assets or properties of the undersigned or any part of the Collateral; or (iii) any of the transactions contemplated in this Agreement. There are currently no material judgments entered against the undersigned and the undersigned is not in default with respect to any judgment, writ, injunction, order, decree or consent of any court or other judicial authority, which default is likely to have or has had a material adverse effect on the prospects or condition of the undersigned;

(e) in the event the undersigned is not an Obligor, in executing and delivering this Agreement the undersigned has (i) without reliance on the Bank or any information received from the Bank and based upon such documents and information it deems appropriate, made an independent investigation of the transactions contemplated hereby and the Obligor, the Obligor's business, assets, operations, prospects and condition, financial or otherwise, and any circumstances which may bear upon such transactions, the Obligor or the obligations and risks undertaken herein with respect to the Liabilities; (ii) adequate means to obtain from the Obligor on a continuing basis information concerning the Obligor and the Bank has no duty to provide to the undersigned any such information; (iii) full and complete access to the Liability Documents and any other documents executed in connection with the Liability Documents; (iv) not relied and will not rely upon any representations or warranties of the Bank not embodied herein or any acts heretofore or hereafter taken by the Bank (including but not limited to any review by the Bank of the affairs of the Obligor), and (v) determined that this Agreement will benefit the undersigned directly or indirectly;

(f) in the event that the undersigned is a partnership, limited liability partnership, corporation or limited liability company, the undersigned also represents and warrants that it is duly organized, validly existing and in good standing under the laws of the jurisdiction of its incorporation or organization, and has all requisite power and authority to execute, deliver and perform its obligations under this Agreement;

(g) in the event that the undersigned is a trust, the undersigned also represents and warrants that (i) it is a duly constituted and validly existing trust, (ii) the undersigned has delivered to the Bank a true, complete and accurate copy of the agreement pursuant to which it has been organized and all amendments and modifications thereto, and (iii) the trustees of the undersigned signing this Agreement have the legal capacity and full power and authority to execute, deliver, and perform their obligations under, and to bind the undersigned to perform its obligations under, this Agreement, and to execute and deliver any and all documents and instruments in connection therewith;

(h) the undersigned is the sole owner of the Collateral and the Collateral is free of all encumbrances except for the security interest in favor of the Bank created by this Agreement;

(i) with respect to the Collateral, as to Deposits and Account Assets, the undersigned has not withdrawn, canceled, been repaid or redeemed all or any part of any Deposits or Account Assets other than in compliance with this Agreement and there is no such pending application; and

(j) with respect to the Collateral, as to Securities, the Securities are fully paid and non-assessable, there are no restrictions on pledge of the Securities by the undersigned nor on sale of the Securities by the Bank (whether pursuant to securities laws or regulations or shareholder, lock-up or other similar agreements) and the Securities are fully marketable by the Bank as pledgee, without regard to any holding period, manner of sale, volume limitation, public information or notice requirements.

## 7. **Default.**

Each of the following is an event of default ("Default"):

(i) any sum payable on any of the Liabilities is not paid when due; (ii) any representation and warranty of the undersigned or any party liable on or for any of the Liabilities (including but not limited to the Obligor, a "Liability Party") in this Agreement or in any Liability Document shall prove to have been incorrect in any material respect when made; (iii) the undersigned or any Liability Party fails to perform or observe any term, covenant, condition or agreement on its part to be performed or observed contained in (a) this Agreement or under any Liability Document or (b) any loan, credit agreement, extension of credit, lease or derivative agreement to which the Bank or any subsidiary or affiliate is a party; (iv) any indebtedness of the undersigned or any Liability Party or interest or premium thereon is not paid when due (whether by scheduled maturity, acceleration, demand or otherwise); (v) the undersigned or any

Liability Party: (a) is generally not, or is unable to, or admits in writing its inability to, pay its debts as its debts become due; (b) makes an assignment for the benefit of creditors, or petitions or applies to any tribunal for the appointment of a custodian, receiver or trustee for its or a substantial part of its assets; (c) commences any proceeding under any law relating to bankruptcy, reorganization, arrangement, readjustment of debt, dissolution or liquidation; (d) has any such petition filed, or any such proceeding has been commenced against it, in which an adjudication is made or order for relief is entered or which remains undismissed for a period of 30 days; (e) has a receiver, custodian or trustee appointed for all or a substantial part of its property; or (f) takes any action effectuating, approving or consenting to any of the events described in this section (v); (vi) the undersigned or any Liability Party shall die, dissolve or for any reason cease to be in existence or merge or consolidate, or if there is a change in the direct or indirect beneficial ownership of the undersigned or any Liability Party; (vii) the undersigned or any Liability Party is involved in a proceeding relating to, or which is likely to result in, a forfeiture of all or a substantial part of the undersigned's or any Liability Party's assets or a material judgment is entered against the undersigned or any Liability Party; or (viii) there is, in the opinion of the Bank, a material adverse change in the business, prospects or financial condition of the undersigned or any Liability Party.

#### **8. Remedies.**

Upon a Default, the Bank will have the rights and remedies under the UCC and the other rights granted to the Bank under this Agreement and may exercise its rights without regard to any premium or penalty from liquidation of any Collateral and without regard to the undersigned's basis or holding period for any Collateral.

The Bank may sell in the State of Ohio, or elsewhere, in one or more sales or parcels, at the price as the Bank deems best, for cash or on credit or for other property, for immediate or future delivery, any item of the Collateral, at any broker's board or at public or private sale, in any reasonable manner permissible under the UCC (except that, to the extent permissible under the UCC, the undersigned waives any requirements of the UCC) and the Bank or anyone else may be the purchaser of the Collateral and hold it free from any claim or right including, without limitation, any equity of redemption of the undersigned, which right the undersigned expressly waives.

The Bank may also, in its sole discretion: (i) convert any part of the Collateral Currency into the Liability Currency; (ii) hold any monies or proceeds representing the Collateral in a cash collateral account in the Liability Currency or other currency that the Bank reasonably selects; (iii) invest such monies or proceeds on behalf of the undersigned; and (iv) apply any portion of the Collateral, first, to all costs and expenses of the Bank, second, to the payment of interest on the Liabilities and any fees or commissions to which the Bank may be entitled, third, to the payment of principal of the Liabilities, whether or not then due, and fourth, to the undersigned.

#### **9. Expenses.**

The undersigned will pay to the Bank all reasonable costs, expenses (including attorney's fees and legal expenses incurred by the Bank, in connection with the exercise of any of the Bank's rights or obligations under this Agreement or the Liability Documents. The undersigned will take any action requested by the Bank to allow it to sell or dispose of the Collateral. Notwithstanding that the Bank may continue to hold Collateral and regardless of the value of the Collateral, the applicable Liability Party will remain liable for the payment in full of any unpaid balance of the Liabilities.

#### **10. Jurisdiction.**

To the maximum extent not prohibited by applicable law, the undersigned hereby irrevocably: (i) submits to the jurisdiction of any Ohio State or United States federal court sitting in Ohio over any action or proceeding arising out of this Agreement; (ii) agrees that all claims in respect of such action or proceeding may be held and determined in such Ohio State or federal court; (iii) agrees that any action or proceeding brought against the Bank may be brought only in a Ohio State or United States federal court sitting in Ohio; (iv) consents to the service of process in any such action or proceeding in either of said courts by mailing thereof by the Bank by registered or certified mail, postage prepaid, to the undersigned at its address specified on the signature page hereof, or at the undersigned's most recent mailing address as set forth in the records of the Bank; and (v) waives any defense on the basis of inconvenient forum.

The undersigned agrees that a final judgment in any such action or proceeding shall be conclusive and may be enforced in any other jurisdiction by suit or proceeding in such state and hereby waives any defense on the basis of an inconvenient forum. Nothing herein shall affect the right of the Bank to serve legal process in any other manner permitted by law or affect the right of the Bank to bring any action or proceeding against the undersigned or its property in the courts of any other jurisdiction.

11. **Waiver of Jury Trial.**

**THE UNDERSIGNED AND THE BANK EACH WAIVE ANY RIGHT TO JURY TRIAL.**

12. **Notices.**

Unless otherwise agreed in writing, notices may be given to the Bank and the undersigned at their telecopier numbers (confirmed by telephone to their telephone numbers) or addresses listed on the signature page of this Agreement, or such other telecopier (and telephone) number or addresses communicated in writing by either party to the other.

13. **Unconditional Obligations.**

If the undersigned is not an Obligor, the undersigned's obligations under this Agreement are absolute and unconditional irrespective of: (a) any change in the amount, time, manner or place of payment of, or in any other term of, all or any of the Liability Documents or the Liabilities, or any other amendment or waiver of or any consent to departure from any of the terms of any Liability Document or the Liabilities; (b) any release or amendment or waiver of, or consent to departure from, any other guaranty or support document, or any exchange, release or non-perfection of any item of the Collateral, for all or any of the Liability Documents or the Liabilities; (c) any present or future law, regulation or order of any jurisdiction (whether of right or in fact) or of any agency thereof purporting to reduce, amend, restructure or otherwise affect any term of any Liability Document or the Liabilities; (d) without being limited by the foregoing, any lack of validity or enforceability of any Liability Document or the Liabilities; and (e) any other defense, setoff or counterclaim whatsoever (in any case, whether based on contract, tort or any other theory) with respect to the Liability Documents or the transactions contemplated thereby which might constitute a legal or equitable defense available to, or discharge of, the Obligor or a guarantor.

14. **Miscellaneous.**

(a) As used herein, the term undersigned shall include all signatories hereto, if more than one. In such event, the obligations, representations and warranties of the undersigned hereunder shall be joint and several. This Agreement shall be binding on the undersigned and its successors and assigns and shall inure to the benefit of the Bank and its successors and assigns, except that the undersigned may not delegate any of its obligations hereunder without the prior written consent of the Bank.

(b) No amendment or waiver of any provision of this Agreement nor consent to any departure by the undersigned will be effective unless it is in writing and signed by the undersigned and the Bank and will be effective only in that specific instance and for that specific purpose. No failure on the part of the Bank to exercise, and no delay in exercising, any right will operate as a waiver or preclude any other or further exercise or the exercise of any other right.

(c) The rights and remedies in this Agreement are cumulative and not exclusive of any rights and remedies which the Bank may have under law or under other agreements or arrangements with the undersigned or any Liability Party.

(d) The provisions of this Agreement are intended to be severable. If for any reason any provision of this Agreement is not valid or enforceable in whole or in part in any jurisdiction, that provision will, as to that jurisdiction, be ineffective to the extent of that invalidity or unenforceability without in any manner affecting the validity or enforceability in any other jurisdiction or the remaining provisions of this Agreement.

(e) The undersigned hereby waives presentment, notice of dishonor and protest of all instruments included in or evidencing the Liabilities or the Collateral and any other notices and demands, whether or not relating to those instruments.

(f) This Agreement is governed by and construed according to the law of the State of Ohio, without regard to the conflict of laws principles, and with the laws of the United States of America as applicable.

IN WITNESS WHEREOF, the undersigned has signed this Agreement as of this 3<sup>rd</sup> day of September, 2010.

ACCEPTED:

**JPMorgan Chase Bank, N.A.**

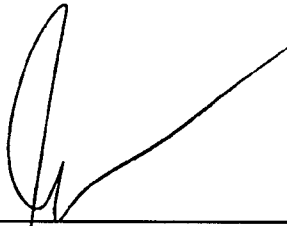
By:  \_\_\_\_\_

Name: Todd Adelstein  
Title: Vice President

**Address for notices to the Bank:**

JPMorgan Chase Bank, N.A.  
1111 Polaris Parkway  
Columbus, OH 43240  
Attn: Linda LePage  
Telecopier: 614-248-3292  
Telephone: 614-244-1083

**Bernstein Family Investments, LLLP**



\_\_\_\_\_  
**Simon L. Bernstein, Manager of**  
The General Partner, Bernstein Holdings, LLC

**Address for notices:**

C/O Simon Bernstein  
7020 Lions Head Lane  
Boca Raton, FL 33496  
Telecopier:  
Telephone: 561-477-9096

**EXHIBIT A**

**DESCRIPTION OF THE COLLATERAL**

**1. Deposits**

<u>Type of Deposit (CD, TD, etc.)</u>	<u>Location (NY, IBF-NY, etc.)</u>	<u>Account, Contract or Certificate No.</u>
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**2. Stocks, Bonds and Other Instruments and Securities**

<u>Nature of Security or Obligation</u>	<u>Name of Issuer</u>	<u>Number of Units</u>	<u>Certificate Number (if applicable)</u>
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**3. All Assets Held or To Be Held in the Following Custody or Subcustody Accounts, Safekeeping Accounts, Investment Management Accounts and/or other account with Intermediary:**

Account Number

**W32635000**

UCN: 012263117000  
Fac ID: 198486526

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TS005341



**GRID TIME PROMISSORY NOTE  
(LIBOR/OFFERED)**

\$1,400,000.00

Dated as of August 24, 2010

For value received, **Bernstein Family Investments, LLLP and Simon Bernstein** (together, the "Borrower") hereby promises to pay to the order of JPMorgan Chase Bank, N.A. (the "Bank") for the account of the lending office of the Bank, the principal amount of each loan made by the Bank to the Borrower or, if less, the aggregate unpaid principal amount of all loans made to the Borrower by the Bank and outstanding under this Note (the "Loans"), up to an aggregate principal amount of One Million Four Hundred Thousand Dollars (\$1,400,000.00) on the Maturity Date (as defined below) of each such Loan. No Maturity Date may be later than the Expiry Date defined in the most recent line of credit offer letter issued in connection with this Note (the "Final Maturity Date").

The Borrower promises to pay interest on each Interest Payment Date on the unpaid balance of the principal amount of each such Loan from and including the date of such Loan to such Maturity Date at either (i) a fixed rate per annum equal to the Adjusted Libor Rate applicable to such Loan plus 1.70% (such Loan a "Libor Loan"), or (ii) a fixed rate per annum equal to the Offered Rate applicable to such Loan (such Loan an "Offered Rate Loan"). After the occurrence of an Event of Default, principal shall bear interest from and including the date of such Event of Default until paid in full at a rate per annum equal to the Default Rate, such interest to be payable on demand. Interest shall be payable on the relevant Interest Payment Date and shall be calculated on the basis of a year of 360 days for the actual number of days elapsed.

All payments hereunder shall be made in lawful money of the United States and in immediately available funds. Any extension of time for the payment of the principal of this Note resulting from the due date falling on a non-Banking Day shall be included in the computation of interest. The date, amount, type and Maturity Date of, and the interest rate with respect to, each Loan evidenced hereby and all payments of principal thereof shall be recorded by the Bank on its books and, at the discretion of the Bank prior to any transfer of this Note at any other time, may be endorsed by the Bank on a schedule. Any such endorsement shall be conclusive absent manifest error. The Bank may (but shall not be obligated to) debit the amount of any payment under this Note that is not made when due to any deposit account of the Borrower with the Bank. The Borrower waives presentment, notice of dishonor, protest and any other notice or formality with respect to this Note.

This Note does not create, and shall not be construed to create, any contractual or other commitment to lend by the Bank. Each Loan matures on its Maturity Date and the Bank has no commitment to renew any such Loan. This Note is executed and delivered to the Bank to evidence any Loans that the Bank may extend to the Borrower in the Bank's sole discretion.

1. **Definitions.** The terms listed below shall be defined as follows:

"Adjusted Libor Rate" shall mean the Libor Rate for such Loan divided by one minus the Reserve Requirement.

"Banking Day" shall mean any day on which commercial banks are not authorized or required to close in New York City and whenever such day relates to a Libor Loan or notice with respect to any Libor Loan, a day on which dealings in U.S. dollar deposits are also carried out in the London interbank market.

"Default Rate" means a rate per annum equal to a fixed rate of 2% above the rate of interest in effect thereon (including any margin) at the time of default until the Maturity Date thereof and, thereafter, a floating rate of 2% above the Prime Rate.

"Event of Default" means an event described in Section 7.

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"Facility Documents" shall mean this Note, any line of credit offer letter and any other documents, instruments, or agreements delivered as security or collateral for, or a guaranty of, the Loans, or in connection with, or as support for, any of the foregoing, whether by the Borrower or a Third Party, and any updates or renewals thereof.

"Fixed Rate Loan" shall mean either a Libor Loan or an Offered Rate Loan.

"Interest Payment Date" shall mean (i) with respect to a Libor Loan, the date one month from the date such Libor Loan is made, and with respect to an Offered Rate Loan, the last Banking Day of each calendar month and on the Maturity Date (and for any Offered Rate Loan with a Maturity Date later than three months after the date such Offered Rate Loan is made, every three months); and (ii) on any payment of principal.

"Libor Rate" shall mean the rate per annum quoted by the Bank at approximately 11:00 a.m. London time (or as soon thereafter as practicable) two Banking Days prior to the first day of such Loan for the offering by the Bank to leading banks in the London interbank market of U.S. dollar deposits having a term comparable to such Loan and in an amount comparable to the principal amount of such Loan.

"Main Office" shall mean the main office of the Bank, currently located at 1111 Polaris Parkway, Columbus, Ohio 43240.

"Maturity Date" shall mean (i) with respect to a Libor Loan, the last day of the period commencing on the date such Libor Loan is made and ending on the numerically corresponding day, one calendar month thereafter, as recorded by the Bank on its books, or if such day is not a Banking Day, then on the immediately succeeding Banking Day, and (ii) with respect to an Offered Rate Loan, the last day of the period commencing on the date such Offered Rate Loan is made and ending on the last day of the period for which such loan is offered, as recorded by the Bank on its books, or if such day is not a Banking Day, then on the immediately succeeding Banking Day; provided that if such Banking Day would fall in the next calendar month, such Maturity Date shall end on the immediately preceding Banking Day; and provided, further, that each such period which commences on the last Banking Day of a calendar month (or on any day for which there is no numerically corresponding day in the appropriate subsequent calendar month) shall end on the last Banking Day of the appropriate calendar month. If the Bank shall not have received notice to the contrary from the Borrower at least three Banking Days prior to the Maturity Date of a Libor Loan, the Bank may renew such Libor Loan as a Libor Loan, provided that no such renewal shall be made if the renewal period is greater than one calendar month. If the Bank shall not have received notice to the contrary from the Borrower at least one (1) Banking Day prior to the Maturity Date of an Offered Rate Loan, the Bank may renew such Loan as a LIBOR Loan having a Maturity Date of one calendar month.

"Offered Rate" means if offered, a rate of interest per year as offered by the Bank from time to time on any single borrowing during the period offered on such Loan. The Offered Rate of interest available for any subsequent borrowings may differ since Offered Rates may fluctuate on a daily basis.

"Prime Rate" shall mean the rate of interest per annum announced from time to time by the Bank as its prime rate. Each change in the Prime Rate shall be effective from and including the date the change is announced as being effective. The Prime Rate is a reference rate and may not be the Bank's lowest rate.

"Regulation D" shall mean Regulation D of the Board of Governors of the Federal Reserve System.

"Regulatory Change" shall mean any change after the date of this Note in United States federal, state or municipal laws or any foreign laws or regulations (including Regulation D) or the adoption or making after such date of any interpretations, directives or requests applying to a class of banks, including the Bank, of or under any United States federal, state or municipal laws or any foreign laws or regulations (whether or not having the force of law) by any court or governmental or monetary authority charged with the interpretation or administration thereof.

"Reserve Requirement" shall mean, for any Libor Loan, the average maximum rate at which reserves (including any marginal, supplemental or emergency reserves) are required to be maintained during the term of such Loan under Regulation D by member banks of the Federal Reserve System in New York City with deposits exceeding one billion U.S. dollars, or as otherwise established by the Board of Governors of the Federal Reserve System and any

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Fac ID: 198486526

other banking authority to which the Bank is subject, against "Eurocurrency liabilities" (as such term is used in Regulation D). Without limiting the effect of the foregoing, the Reserve Requirement shall reflect any other reserves required to be maintained by such member banks by reason of any Regulatory Change against (x) any category of liabilities which includes deposits by reference to which the Libor Rate is to be determined or (y) any category of extensions of credit or other assets which include Libor Loans. The Reserve Requirement shall be adjusted automatically on and as of the effective date of any change in any reserve percentage.

"Third Party" shall mean any party liable with respect to, or otherwise granting support for, this Note, whether by guaranty, subordination, grant of security or otherwise.

**2. Borrowings and Prepayments.** The Borrower shall give the Bank irrevocable notice of each borrowing request by 12:00 noon Eastern time three (3) Banking Days prior to each requested borrowing of a Libor Loan and by 12:00 noon Eastern time on the date of each requested borrowing of an Offered Rate Loan; provided that no Loan shall be in an amount less than \$30,000. The Borrower shall have the right to make prepayments of principal at any time or from time to time; provided that: (a) the Borrower shall give the Bank irrevocable notice of each prepayment by 12:00 noon Eastern time three (3) Banking Days prior to prepayment of a Libor Loan, and one (1) Banking Day prior to prepayment of an Offered Rate Loan; (b) Fixed Rate Loans may be prepaid prior to their Maturity Date only if accompanied by payment of the additional compensation calculated in accordance with Section 5 below; (c) all prepayments of Loans shall be in a minimum amount equal to the lesser of \$30,000 or the unpaid principal amount of this Note.

**3. Additional Costs.** (a) If as a result of any Regulatory Change which (i) changes the basis of taxation of any amounts payable to the Bank under this Note (other than taxes imposed on the overall net income of the Bank or the lending office by the jurisdictions in which the Main Office of the Bank or the lending office are located) or (ii) imposes or modifies any reserve, special deposit, deposit insurance or assessments, minimum capital, capital ratios or similar requirements relating to any extension of credit or other assets of, or any deposits with or other liabilities of the Bank, or (iii) imposes any other condition affecting this Note, the Bank determines (which determination shall be conclusive absent manifest error) that the cost to it of making or maintaining a Libor Loan is increased or any amount received or receivable by the Bank under this Note is reduced, then the Borrower will pay to the Bank on demand an additional amount that the Bank determines will compensate it for the increased cost or reduction in amount.

(b) Without limiting the effect of the foregoing provisions of this Section 3 (but without duplication), the Borrower shall pay to the Bank from time to time on request such amounts as the Bank may determine to be necessary to compensate the Bank for any costs which it determines are attributable to the maintenance by it or any of its affiliates pursuant to any law or regulation of any jurisdiction or any interpretation, directive or request (whether or not having the force of law and whether in effect on the date of this Note or thereafter) of any court or governmental or monetary authority of capital in respect of the Loans hereunder (such compensation to include, without limitation, an amount equal to any reduction in return on assets or equity of the Bank to a level below that which it could have achieved but for such law, regulation, interpretation, directive or request).

**4. Unavailability, Inadequacy or Illegality of Libor Rate.** Anything herein to the contrary notwithstanding, if the Bank determines (which determination shall be conclusive) that:

(a) quotations of interest rates for the relevant deposits referred to in the definition of Libor Rate are not being provided in the relevant amounts or for the relevant maturities for purposes of determining the rate of interest for a Libor Loan; or

(b) the definition of Libor Rate does not adequately cover the cost to the Bank of making or maintaining a Libor Loan; or

(c) as a result of any Regulatory Change (or any change in the interpretation thereof) adopted after the date hereof, the Main Office of the Bank or the lending office is subject to any taxes, reserves, limitations, or other charges, requirements or restrictions on any claims of such office on non-United States residents (including, without limitation, claims on non-United States offices or affiliates of the Bank) or in respect of the excess above a specified level of such claims; or

(d) it is unlawful for the Bank or the lending office to maintain any Libor Loan at the Libor Rate;

THEN, the Bank shall give the Borrower prompt notice thereof, and so long as such condition remains in effect, any existing Libor Loan shall bear interest at the Prime Rate and the Bank shall make no Libor Loans.



5. **Certain Compensation.** If for any reason there is a principal payment of a Fixed Rate Loan on a date other than its Maturity Date (whether by prepayment, acceleration or otherwise), the Borrower will pay to the Bank such amount or amounts as shall be sufficient (in the reasonable opinion of the Bank) to compensate the Bank for any loss, cost or expense which the Bank determines is attributable to such payment.

6. **Representations.** The Borrower represents and warrants that:

(a) the Facility Documents constitute the legal, valid and binding obligations of the Borrower, enforceable against the Borrower in accordance with their terms, except as the enforcement hereof and thereof may be limited by bankruptcy, insolvency, or other similar laws affecting the enforcement of creditors' rights generally and subject to the applicability of general principles of equity;

(b) the execution, delivery and performance by the Borrower of the Facility Documents and all other documents contemplated hereby or thereby, and the use of the proceeds of any of the Loans, do not and will not (i) conflict with or constitute a breach of, or default under, or require any consent under, or result in the creation of any lien, charge or encumbrance upon the property or assets of the Borrower pursuant to any other agreement or instrument (other than any pledge of or security interest granted in any collateral pursuant to any Facility Document) to which the Borrower is a party or is bound or by which its properties may be bound or affected; or (ii) violate any provision of any law, rule, regulation (including, without limitation, Regulation U of the Federal Reserve Board), order, writ, judgment, injunction, decree, determination or award presently in effect having applicability to the Borrower;

(c) no consent, approval or authorization of, or registration, declaration or filing with, any governmental authority or other person or entity is required as a condition to or in connection with the due and valid execution, delivery and performance by the Borrower of any Facility Document;

(d) there are no actions, suits, investigations or proceedings pending or, to the best of the Borrower's knowledge, threatened at law, in equity, in arbitration or by or before any other authority involving or affecting: (i) the Borrower that, if adversely determined, are likely to have a material adverse effect on the prospects or condition of the Borrower; (ii) any material part of the assets or properties of the Borrower or any part of the collateral (if any) under any Facility Document; or (iii) any of the transactions contemplated in the Facility Documents. There are currently no material judgments entered against the Borrower and the Borrower is not in default with respect to any judgment, writ, injunction, order, decree or consent of any court or other judicial authority, which default is likely to have or has had a material adverse effect on the prospects or condition of the Borrower;

(e) in the event that the Borrower is a partnership, limited liability partnership, corporation or limited liability company, the Borrower also represents and warrants that it is duly organized, validly existing and in good standing under the laws of the jurisdiction of its incorporation or organization, and has all requisite power and authority to execute, deliver and perform its obligations under the Facility Documents; and

(f) in the event that the Borrower is a trust, the Borrower also represents and warrants that (i) it is a duly constituted and validly existing trust, (ii) the Borrower has delivered to the Bank a true, complete and accurate copy of the agreement pursuant to which it has been organized and all amendments and modifications thereto, and (iii) the trustees of the Borrower signing this Note have the legal capacity and full power and authority to execute, deliver, and perform their obligations under, and to bind the Borrower to perform its obligations under, the Facility Documents, and to execute and deliver any and all documents and instruments in connection therewith.

Each borrowing request by the Borrower under this Note shall constitute a representation and warranty that the statements above are true and correct both on the date of such request and on the date of the borrowing. Each borrowing request shall also constitute a representation that no Event of Default has occurred and is continuing or would result from such borrowing.

7. **Events of Default.** If any one or more of the following events shall occur (each an "Event of Default"):

(a) the Borrower shall fail to pay the principal of, or interest on, this Note, or any other amount payable under this Note, as and when due and payable;

(b) any representation or warranty made or deemed made by the Borrower in this Note or by the Borrower or any Third Party in any Facility Document to which it is a party, or in any certificate, document, opinion or financial or other statement furnished under or in connection with a Facility Document, shall prove to have been incorrect in any material respect when made;

(c) the Borrower or any Third Party shall fail to perform or observe any term, covenant or agreement on its part to be performed or observed contained in (i) any Facility Document or (ii) any loan, credit agreement, extension of credit, lease or derivative agreement to which the Bank or any subsidiary or affiliate is a party;

(d) the Borrower or any Third Party shall fail to pay when due any of its indebtedness (including, but not limited to, indebtedness for borrowed money) or any interest or premium thereon when due (whether by scheduled maturity, acceleration, demand or otherwise);

(e) the Borrower or any Third Party: (i) shall generally not, or be unable to, or shall admit in writing its inability to, pay its debts as its debts become due; (ii) shall make an assignment for the benefit of creditors, or petition or apply to any tribunal for the appointment of a custodian, receiver or trustee for its or a substantial part of its assets; (iii) shall commence any proceeding under any law relating to bankruptcy, reorganization, arrangement, readjustment of debt, dissolution or liquidation; (iv) shall have had any such petition filed, or any such proceeding shall have been commenced against it, in which an adjudication is made or order for relief is entered or which remains undismissed for a period of 30 days; (v) shall have had a receiver, custodian or trustee appointed for all or a substantial part of its property; or (vi) takes any action effectuating, approving or consenting to any of the events described in clauses (i) through (v);

(f) the Borrower or any Third Party shall be determined or adjudged incompetent or otherwise incapacitated by a court of competent jurisdiction, die, dissolve or for any reason cease to be in existence or shall merge or consolidate, or if there is a change in the direct or indirect beneficial ownership of the Borrower or any Third Party;

(g) the Borrower or any Third Party is involved in a proceeding which is likely to result in a forfeiture of all or a substantial part of the Borrower's or any Third Party's assets or a material judgment is entered against the Borrower or any Third Party;

(h) there is, in the opinion of the Bank, a material adverse change in the business, prospects or financial condition of the Borrower or any Third Party;

(i) any Facility Document granting a security interest at any time and for any reason shall cease to create a valid and perfected first priority security interest in and to the property purported to be subject to the Facility Document or ceases to be in full force and effect or is declared null and void, or the validity or enforceability of any Facility Document is contested by any party to the Facility Document, or such signatory to the Facility Document denies it has any further liability or obligation under the Facility Document;

THEN, the Bank may, by notice to the Borrower, declare the unpaid principal amount of this Note, accrued interest thereon and all other amounts payable under this Note due and payable whereupon the same shall become and be forthwith due and payable without presentment, demand, protest, notice of acceleration or intention to accelerate or further notice of any kind, all of which are hereby expressly waived by the Borrower, provided that in the case of an Event of Default described in clause (e) above, the unpaid principal amount of this Note, accrued interest and other amounts payable under this Note shall be immediately due and payable, provided further that in the case of an Event of Default described in clause (f) above due to the death of the Borrower, (and provided that no other Event of Default has occurred), the Bank shall not accelerate the unpaid principal amount of this Note, accrued interest thereon and other amounts payable under this Note for a period of 60 days, but the Bank shall not make any additional Loans during such 60-day period.

8. **Expenses.** The Borrower agrees to reimburse the Bank on demand for all reasonable costs, expenses and charges (including, without limitation, fees and charges of counsel) in connection with the preparation or modification of the Facility Documents, performance or enforcement of the Facility Documents, or the defense or prosecution of any rights of the Bank pursuant to any Facility Documents.

9. **Jurisdiction.** To the maximum extent not prohibited by applicable law, the Borrower hereby irrevocably: (i) submits to the jurisdiction of any Ohio State or United States federal court sitting in Ohio over any action or proceeding arising out of this Note; (ii) agrees that all claims in respect of such action or proceeding may be held and determined in such Ohio State or federal court; (iii) agrees that any action or proceeding brought against the Bank may be brought only in a Ohio State or United States federal court sitting in Ohio; (iv) consents to the service of process in any such action or proceeding in either of said courts by mailing thereof by the Bank by registered or certified mail, postage prepaid, to the Borrower at its address specified on the signature page hereof, or at the Borrower's most recent mailing address as set forth in the records of the Bank; and (v) waives any defense on the basis of an inconvenient forum.

The Borrower agrees that a final judgment in any such action or proceeding shall be conclusive and may be enforced in any other jurisdiction by suit or proceeding in such state and hereby waives any defense on the basis

UCN: 012263117000  
Fac ID: 198486526

of an inconvenient forum. Nothing herein shall affect the right of the Bank to serve legal process in any other manner permitted by law or affect the right of the Bank to bring any action or proceeding against the Borrower or its property in the courts of any other jurisdiction.

**10. Waiver of Jury Trial.**

**THE BORROWER AND THE BANK EACH WAIVE ANY RIGHT TO JURY TRIAL.**

**11. Miscellaneous.** (a) The provisions of this Note are intended to be severable. If for any reason any provisions of this Note shall be held invalid or unenforceable in whole or in part in any jurisdiction, such provision shall, as to such jurisdiction, be ineffective to the extent of such invalidity or unenforceability without in any manner affecting the validity or enforceability thereof in any other jurisdiction or the remaining provisions thereof in any jurisdiction.

(b) No amendment, modification, supplement or waiver of any provision of this Note nor consent to departure by the Borrower therefrom shall be effective unless the same shall be in writing and signed by the Borrower and the Bank, and then such waiver or consent shall be effective only in the specific instance and for the specific purpose for which given.

(c) No failure on the part of the Bank to exercise, and no delay in exercising, any right hereunder shall operate as a waiver thereof or preclude any other or further exercise thereof or the exercise of any other right. The remedies herein provided are cumulative and not exclusive of any remedies provided by law.

(d) As used herein, the term Borrower shall include all signatories hereto, if more than one. In such event, the obligations, representations and warranties of the Borrower hereunder shall be joint and several. This Note shall be binding on the Borrower and its successors and assigns and shall inure to the benefit of the Bank and its successors and assigns, except that the Borrower may not delegate any of its obligations hereunder without the prior written consent of the Bank.

(e) Anything herein to the contrary notwithstanding, the obligations of the Borrower under this Note shall be subject to the limitation that payments of interest shall not be required to the extent that receipt thereof would be contrary to provisions of law applicable to the Bank limiting rates of interest which may be charged or collected by the Bank.

(f) Unless otherwise agreed in writing, notices shall be given to the Bank and the Borrower at their telecopier numbers (confirmed by telephone to their telephone numbers) or addresses set forth in the signature page of this Note, or such other telecopier (and telephone) number or address communicated in writing by either such party to the other. Notices to the Bank shall be effective upon receipt.

(g) The obligations of the Borrower under Sections 3, 5, 8, 9, and 10 hereof shall survive the repayment of the Loans.

(h) Each reference herein to the Bank shall be deemed to include its successors, endorsees, and assigns, in whose favor the provisions hereof shall inure. Each reference herein to the Borrower shall be deemed to include the heirs, executors, administrators, legal representatives, successors and assigns of the Borrower, all of whom shall be bound by the provisions hereof.

**12. Governing Law.** This Note shall be governed by and construed in accordance with the laws of the State of Ohio without regard to the conflict of laws principles, and with the laws of the United States of America as applicable.

*Signature Page Follows*

**Signature page to \$1,400,000.00 Grid Time Promissory Note, dated as of September 3, 2010**

**Address for notices to the Bank:**

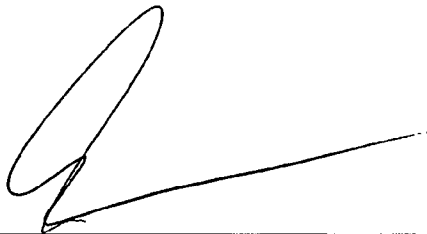
JPMorgan Chase Bank, N.A.  
1111 Polaris Parkway  
Columbus, OH 43240  
Attn: Linda LePage  
Telecopier: 614-248-3292  
Telephone: 614-244-1083

**Bernstein Family Investments, LLLP**



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**Simon L. Bernstein**, Manager of  
The General Partner, Bernstein Holdings, LLC



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**Simon Bernstein**

**Address for notices:**

C/O Simon Bernstein  
7020 Lions Head Lane  
Boca Raton, FL 33496  
Telecopier:  
Telephone: 561-477-9096

See DPC  
- from CT 12 DC

Bonnaroo

Thursday - For James' Estate

LLP Ac

LLC

Bonnaroo Family Trust

LLP STAFF ON STAFFS

**Kimberly Moran**

---

**From:** Rachel Walker [rachel3584@gmail.com]  
**Sent:** Wednesday, December 05, 2012 3:22 PM  
**To:** Kimberly Moran  
**Subject:** Re: Estate of Simon Bernstein

American Express-  
American Express  
P.O.Box 360001  
Fort Lauderdale, FL 33336-0001

*Chase Card Svcs  
PO Box 15298  
Wilmington DE 19850*

JP Morgan Palladium-  
Never mailed anything we paid directly from his JP Morgan checking account online... their phone number is (877) 626-5995  
I couldn't find a mailing address for them online

On Wed, Dec 5, 2012 at 3:16 PM, Kimberly Moran <kmoran@tescherspallina.com> wrote:

No problem! Thank you!

Kimberly Moran, Legal Assistant

**Tescher & Spallina, P.A.**

4855 Technology Way, Suite 720

Boca Raton, FL 33431

Tel: (561) 997-7008

Fax: (561) 997-7308

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**From:** Rachel Walker [mailto:rachel3584@gmail.com]  
**Sent:** Wednesday, December 05, 2012 3:15 PM

**To:** Kimberly Moran  
**Subject:** Re: Estate of Simon Bernstein

I can do that in a couple hours when I get home... sorry!

On Wed, Dec 5, 2012 at 3:12 PM, Kimberly Moran <kmoran@tescherspallina.com> wrote:

Thanks so much! Can you please give me the address for his credit cards?

**Kimberly Moran, Legal Assistant**

**Tescher & Spallina, P.A.**

4855 Technology Way, Suite 720

Boca Raton, FL 33431

Tel: (561) 997-7008

Fax: (561) 997-7308

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**From:** Rachel Walker [mailto:[rachel3584@gmail.com](mailto:rachel3584@gmail.com)]

**Sent:** Wednesday, December 05, 2012 3:02 PM

**To:** Kimberly Moran

**Subject:** Re: Estate of Simon Bernstein

Hi Kimberly!

I made the following list of what I remember Si having... most I believe Robert already has and if I think of anything else out of the blue after this I will email you :)

I don't know any mortgages he had... I think Robert is aware of any if any

Banks-

JP Morgan

Wachovia

Sabadell (previously Lydian)

Legacy Bank of Florida

Bank Credit Cards-

American Express

JP Morgan Palladium card

Department Store Credit Cards-

Saks

Neiman Marcus (maybe?)

Macy's (maybe?)

No Gas Cards

FPL for the house and the condo

Propane USA is the company used for gas at Lions Head Lane house. I notified them and they have stopped coming to fill tanks, however, we need to let whoever buys the house know because the tanks are leased with Propane USA that are in the ground to the right of the driveway

12/5/2012

TS005550




Bernstein 1187.006  
JP Morgan - Estate of Simon Bernstein Acct.



JPMorgan Chase Bank, N.A.  
 Michigan/Florida Markets  
 P O Box 659754  
 San Antonio, TX 78265 - 9754

Primary Account: 000000478015220  
 For the Period 11/1/13 to 11/29/13

  
 00000403 DPB 021 161 33413 NNNNNNNNNNN T 1 000000000 60 0000  
 ESTATE OF SIMON L. BERNSTEIN,  
 DONALD R. TESCHER AND  
 ROBERT L. SPALLINA, CO-PERSONAL REPS  
 C/O DONALD R. TESCHER AND  
 ROBERT L. SPALLINA  
 4855 TECHNOLOGY WAY STE 720  
 BOCA RATON FL 33431-3351

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
 For assistance after business hours, 7 days a week. (800) 576-6209  
 Deaf and Hard of Hearing (800) 242-7383  
 Online access: [www.jpmorganonline.com](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 08/29/13.*



000000478015220  
ESTATE OF SIMON L. BERNSTEIN,  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS

Primary Account: 000000478015220  
For the Period 11/1/13 to 11/29/13

### 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 11/1/13 to 11/29/13

## Important Information About Your Statement

### In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

### In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

### Mutual Funds/Securities

JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member NYSE, FINRA and SIPC.

**Investment Products: Not FDIC insured • No bank guarantee • May lose value**



33452150220010040302



Primary Account: 000000478015220  
For the Period 11/1/13 to 11/29/13

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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 8/31/13 to 9/30/13

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
 For assistance after business hours, 7 days a week. (800) 576-6209  
 Deaf and Hard of Hearing (800) 242-7383  
 Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)



00000506 DPB 021 161 27413 NNNNNNNNNNN T 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN,  
 DONALD R. TESCHER AND  
 ROBERT L. SPALLINA, CO-PERSONAL REPS  
 C/O DONALD R. TESCHER AND  
 ROBERT L. SPALLINA  
 4855 TECHNOLOGY WAY STE 720  
 BOCA RATON FL 33431-3351



**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
Beginning Balance		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 08/29/13.*



Primary Account: 000000478015220

For the Period 8/31/13 to 9/30/13

000000478015220  
ESTATE OF SIMON L. BERNSTEIN,  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS

### 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 8/31/13 to 9/30/13

## 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.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

### In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

### Mutual Funds/Securities

JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member NYSE, FINRA and SIPC.

**Investment Products: Not FDIC insured • No bank guarantee • May lose value**







Primary Account: 000000478015220

For the Period 8/31/13 to 9/30/13

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Primary Account: 000000478015220

For the Period 8/1/13 to 8/30/13

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
For assistance after business hours, 7 days a week.	(800) 576-6209
Deaf and Hard of Hearing	(800) 242-7383
Online access: <a href="http://www.jpmorganonline.com">www.jpmorganonline.com</a>	



00000352 DPI 021 161 24313 NNNNNNNNNNNN P 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN,  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS  
C/O DONALD R. TESCHER AND  
ROBERT L. SPALLINA  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON FL 33431-3351



## JPMorgan Classic Business Checking

Checking Account Summary	Instances	Amount
Beginning Balance		19,541.09
Checks Paid	2	(19,009.50)
Ending Balance	2	\$531.59

### IMPORTANT INFORMATION

Deposit Account Agreement Update

# J.P.Morgan



Primary Account: 000000478015220

For the Period 8/1/13 to 8/30/13

000000478015220

ESTATE OF SIMON L. BERNSTEIN,  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS

We will update Section H in our Deposit Account Agreement titled Closing Your Account.

Effective July 21, 2013. If you have pending transactions on your account, or are overdrawn, we may not immediately close the account. However, if you ask us, we will restrict additional withdrawals from your account, other than the pending transactions. We will not pay any interest on the account after we have restricted your account.

This change will be reflected in your account agreement; all other terms remain the same. If you have questions, please call us at the telephone number listed on this account statement or visit the nearest Chase branch.

### Checks Paid

Check Number	Date Paid	Amount
105	08/26	7,009.50
106	08/29	12,000.00
<b>Total Checks Paid</b>		<b>(\$19,009.50)</b>

*You can view images of the checks above at [jpmorganonline.com](http://jpmorganonline.com). To enroll in JPMorgan Online, please contact your J.P. Morgan Team or visit [jpmorganonline.com](http://jpmorganonline.com).*

### Daily Ending Balance

Date	Amount
08/26	12,531.59
08/29	531.59



000000478015220  
ESTATE OF SIMON L. BERNSTEIN,  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS

Primary Account: 000000478015220  
For the Period 8/1/13 to 8/30/13

**Fees and Charges for Deposit Accounts**

**Fees**

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Check / Debit Posted	2.00	500	0	0.20	0.00
<b>Total Fees</b>					<b>\$0.00</b>



24352160940010035202



Primary Account: 000000478015220

For the Period 8/1/13 to 8/30/13

### JPMorgan Classic Business Checking

000000478015220 ESTATE OF SIMON L. BERNSTEIN, DONALD R. TESCHER AND

ESTATE OF SIMON L. BERNSTEIN  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS  
4655 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

⑆0013 5494 105  
DATE 8/21/13

PAY TO THE ORDER OF Mark R. Manceri, P.A. \$ 7009.50  
seven thousand nine & 50/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
State Branch, Florida

Stansbury v. Bernstein  
Case No. 502012 CA13933 MBAA

⑆ 267084131⑆ 478015220⑆0105

005070105500 AUG 26 #0000000105 \$7,009.50

ESTATE OF SIMON L. BERNSTEIN  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS  
4655 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

⑆0013 5494 106  
DATE 8/22/13

PAY TO THE ORDER OF Teschler & Spallina, P.A. \$ 12,000.00  
twelve thousand & 00/100 DOLLARS

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
State Branch, Florida

11187.006

⑆ 267084131⑆ 478015220⑆0106

002670649997 AUG 29 #0000000106 \$12,000.00

Please note that you can view your historical check images online and easily enroll in eDelivery by going to [www.MorganOnline.com](http://www.MorganOnline.com).

# J.P.Morgan



Primary Account: 000000478015220

For the Period 8/1/13 to 8/30/13

## Important Information About Your Statement

### In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

### In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

### Mutual Funds/Securities

JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member NYSE, FINRA and SIPC.

**Investment Products: Not FDIC insured • No bank guarantee • May lose value**





Primary Account: 000000478015220

For the Period 8/1/13 to 8/30/13

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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 6/29/13 to 7/31/13

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
 For assistance after business hours, 7 days a week. (800) 576-6209  
 Deaf and Hard of Hearing (800) 242-7383  
 Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)

00000289 DPB 021 161 21313 NNNNNNNNNNN T 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN,  
 DONALD R. TESCHER AND  
 ROBERT L. SPALLINA, CO-PERSONAL REPS  
 C/O DONALD R. TESCHER AND  
 ROBERT L. SPALLINA  
 4855 TECHNOLOGY WAY STE 720  
 BOCA RATON FL 33431-3351



**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
Beginning Balance		19,541.09
Ending Balance	0	\$19,541.09

*Please note this account had no activity during this statement period. The date of last activity for this account was 06/27/13.*





000000478015220  
ESTATE OF SIMON L. BERNSTEIN,  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS

Primary Account: 000000478015220  
For the Period 6/29/13 to 7/31/13

### 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 6/29/13 to 7/31/13

A clearer description of transaction terms used in account statements

This message is to make you aware of new language that will be used to describe a type of transaction in account statements and online activities:

Beginning July 22, 2013, if you cash a check and it is returned to us without being paid, the transaction will be listed on your statement as Cashed Check Returned.

This is not a new transaction type. It is simply a clearer description of this type of account activity.

Currently, a single term (Deposited Item Returned) is used to describe two types of transactions: deposited and cashed items that are returned to us without being paid. After July 22, this term will only be used to indicate a deposited check that is returned.

All other terms and conditions for your account(s) remain the same.

Please contact your J.P. Morgan team if you have any questions or require more information





Primary Account: 000000478015220

For the Period 6/29/13 to 7/31/13

## Important Information About Your Statement

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### In Case of Errors or Questions About Your Electronic Funds Transfers

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- 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.

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**Investment Products: Not FDIC insured • No bank guarantee • May lose value**



JPMorgan Chase Bank, N.A.  
 Michigan/Florida Markets  
 P O Box 659754  
 San Antonio, TX 78265-9754

Primary Account: 000000478015220

For the Period 6/1/13 to 6/28/13



00000137 DPI 021 161 18013 YNNNNNNNNNN P 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN,  
 DONALD R. TESCHER AND  
 ROBERT L. SPALLINA, CO-PERSONAL REPS  
 C/O DONALD R. TESCHER AND  
 ROBERT L. SPALLINA  
 4855 TECHNOLOGY WAY STE 720  
 BOCA RATON FL 33431-3351

**J.P. Morgan Team**

John C Hawkins (800) 576-0938

For assistance after business hours, 7 days a week. (800) 576-6209

Deaf and Hard of Hearing (800) 242-7383

Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)



**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
Beginning Balance		39,541.09
Checks Paid	1	(20,000.00)
Ending Balance	1	\$19,541.09



000000478015220  
 ESTATE OF SIMON L. BERNSTEIN,  
 DONALD R. TESCHER AND  
 ROBERT L. SPALLINA, CO-PERSONAL REPS

Primary Account: 000000478015220  
 For the Period 6/1/13 to 6/28/13

**Checks Paid**

Check Number	Date Paid	Amount
104	06/27	20,000.00
<b>Total Checks Paid</b>		<b>(\$20,000.00)</b>

*You can view images of the checks above at [jpmorganonline.com](http://jpmorganonline.com). To enroll in JPMorgan Online, please contact your J.P. Morgan Team or visit [jpmorganonline.com](http://jpmorganonline.com).*

**Daily Ending Balance**

Date	Amount
06/27	19,541.09

**Fees and Charges for Deposit Accounts**

**Fees**

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
Check / Debit Posted	1.00	500	0	0.20	0.00
<b>Total Fees</b>					<b>\$0.00</b>

TS005681



Primary Account: 000000478015220

For the Period 6/1/13 to 6/28/13

### JPMorgan Classic Business Checking

000000478015220 ESTATE OF SIMON L. BERNSTEIN, DONALD R. TESCHER AND

ESTATE OF SIMON L. BERNSTEIN  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS  
4555 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

⑈ 5494 104

DATE 6/24/13

PAY TO THE ORDER OF Tescher & Spallina PA \$ 20,000.00

twenty thousand & No/100 DOLLARS

J.P.Morgan  
FOUNDED 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida  
Simon Bernstein Ext 1187.006

⑆ 257084131⑆ 478015220⑆0104

002670962871 JUN 27 #0000000104 \$20,000.00



Please note that you can view your historical check images online and easily enroll in eDelivery by going to [www.MorganOnline.com](http://www.MorganOnline.com).

# J.P.Morgan

TS005682

18052160410010013702



Primary Account: 000000478015220

For the Period 6/1/13 to 6/28/13

## Important Information About Your Statement

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### 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**

# J.P.Morgan

**Patti Gibbons**  
Account Opening Specialist

October 18, 2012

Messrs. Donald R. Tescher and  
Robert L. Spallina, Co-Personal Representatives  
Estate of Simon L. Bernstein  
c/o Tescher & Spallina, P.A.  
4855 Technology Way  
Suite 720  
Boca Raton, FL 33431

Re: JPMorgan Checking Account No. 478015220 for the Estae of Simon L. Bernstein

Gentlemen:

We are pleased to confirm the opening of the above referenced account at J.P. Morgan. These are the details associated with your account. After ten business days, we will assume the account documentation is correct. Please note that any subsequent new accounts you open will be governed by the J.P. Morgan Combined Terms and Conditions and the applicable account agreement.

Name	Role	Telephone
Todd Adelstein	Banker	561-995-5053
Christopher R Prindle	Investment Specialist	561-838-4669
Patricia A Gibbons	Account Opening Specialist	561-838-4607
John C Hawkins Jr.	Client Service Associate	800-576-0938
Matthew Marcin	Client Service Associate	800-576-0938

Thank you for your trust and confidence in J.P. Morgan.

Sincerely,



Patricia A Gibbons  
Account Opening Specialist



# J.P.Morgan

10/18/12

ROBERT L SPALLINA  
DONALD R TESCHER  
SIMON L BERNSTEIN TRUST  
4855 TECHNOLOGY WAY,  
SUITE 720  
BOCA RATON, FL 33431

Account Number	Product Name	Account Title
478018083	Deposit (Checking)	SIMON BERNSTEIN TST

We are pleased to confirm the opening of the above referenced account(s) at J.P. Morgan. These are the details associated with your account(s). After ten business days, we will assume the account documentation is correct. Please note that any subsequent new accounts you open will be governed by the J.P. Morgan Combined Terms and Conditions and the applicable account agreement.

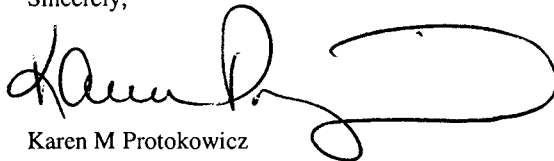
The following materials are enclosed for your records:

- Fee Schedule(s)
- Depositing Securities & Cash into JPMorgan Account
- Deposit Rates
- JPMorgan Privacy Policy
- Privacy Policy Notice Letter
- Combined Terms and Conditions

Name	Role	Telephone
Todd Adelstein	Banker	561-995-5053
Christopher R Prindle	Investment Specialist	561-838-4669
Karen M Protokowicz	Account Opening Specialist	561-838-4674
John C Hawkins jr	Client Service Associate	800-576-0938
Matthew Marcin	Client Service Associate	800-576-0938

Thank you for your trust and confidence in J.P. Morgan.

Sincerely,



Karen M Protokowicz  
Account Opening Specialist

Enclosures

## Services and Fees for Business Banking

### JPMorgan Classic Business Checking

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The following complimentary products and services are available to you as a Private Bank client. There are no monthly maintenance or Deposit Insurance fees, and no minimum balance requirements.

ATM Deposits and Withdrawals	Incoming Wire Transfers
Cashiers Checks	Money Orders
Check and Statement Copies, Duplicate Statements	Online Banking with JPMorgan Online <sup>1</sup>
Checkbooks and all Check Accessories	Quick Deposit Scanner <sup>2</sup>
Deposited Items Returned and Returned Items	Stop Payments

#### Monthly Transaction Fees

##### Banking Transactions

A total of 200 banking transactions and items are allowed per month at no charge. Above 200 transactions, the following fees apply.

Checks Paid/Debits.....	\$0.20 each
Deposits/Credits.....	\$0.80 each
Deposited Items <sup>3</sup> .....	\$0.20/item

##### Cash Deposit Processing

There are no fees for the first \$50,000 deposited per month. Above \$50,000, the following fees apply. See additional **Business Deposit Express<sup>SM</sup>** disclosures on reverse.

Night Drop & Post Verification.....	\$1.00 per \$1,000
Immediate Verification.....	\$1.50 per \$1,000

##### Wire Transfers

A total of 3 outbound wire transfers are allowed per month at no charge. Above 3 wires, the following fees apply.

Domestic Outgoing.....	\$40.00/item
International Outgoing.....	\$60.00/item
Domestic Outgoing via JPMorgan Online.....	\$25.00/item
International Outgoing via JPMorgan Online.....	\$40.00/item

##### Cash Advance Fee

Obtaining cash with your Chase Debit Card without a PIN at participating locations, such as non-Chase bank branch tellers.....

Greater of 3% of the transaction amount OR \$5.00

##### Fees for these items will be eliminated as of August 1, 2012.

Coin Roll Order.....	\$0.15 per roll
Currency Strap Order.....	\$0.50 per strap
Cash Deposit Bag – Full Bag.....	\$5.00 flat fee per bag
Cash Deposit Bag – Partial / Mixed Bag.....	\$2.50 flat fee per bag

#### Footnotes

1. There is no fee to access your accounts via JPMorgan Online, but some online services are subject to fees. Refer to Additional Fees for Business Accounts on following page.
2. One complimentary scanner is provided to each client. Refer to Additional Fees for Business Accounts on following page.
3. Deposited Items refers to the number of checks included in each deposit.

## Additional Service Fees for Business Accounts

This is a list of fees for additional banking services available for JPMorgan Classic Business Checking. Please contact your J.P. Morgan Team to discuss additional cash management services.

### Online Banking Services

#### ACH Payments

First 25 Payments.....	Free
Per item, above the first 25.....	\$0.15/item

#### ACH Collections

First 25 Collections.....	\$25.00/month
Per item, above the first 25.....	\$0.25/item

#### Invoicing

First 25 items.....	\$25.00/month
Per item, above the first 25.....	\$0.25/item

### Miscellaneous

Hold All Mail Service.....	\$500 per year
<i>International Accounts only</i>	

### Quick Deposit<sup>SM</sup>

*First scanner is provided free of charge*

Single Feed Scanner Monthly Maintenance Fee.....	\$25.00/month
Additional Single Feed Check Scanner.....	\$300.00/scanner
Multiple Feed Scanner Monthly Maintenance Fee...	\$50.00/month
Additional Multiple Feed Check Scanner.....	\$600.00/scanner

## Overdrafts

An overdraft created by a withdrawal, debit or instruction to transfer funds from your checking account which we choose to honor will be charged at the Overdraft Interest rate we establish, currently Prime + 4%, not to exceed the maximum lawful rate. The overdraft will continue to accrue interest until it is paid in full. An overdraft may be caused by insufficient or uncollected funds. Interest on the overdraft amount will be charged on a 360-day basis and will be assessed on overdrafts regardless of amount. The Overdraft Interest charge will be made on the first business day of the month following the overdraft activity. This does not constitute an agreement on our part to pay any item or honor any instruction if there are insufficient balances in your checking account to cover the item(s) or transfer(s). The best way to avoid this interest charge is to maintain sufficient balances in your checking account to cover anticipated payments.

## JPMorgan Chase Business Deposit Express<sup>SM</sup>

1. Business Deposit Express services ("Services") apply to Depository Bags (see paragraph 2) received at the Branches, including but not limited to, night depositories, bulk deposits made over the counter, delivered by Customer's armored car or courier, Bank Commercial Deposit Machines and Commercial Cash Centers. Upon request, the Bank shall issue Customer a key to certain designated vault facilities ("Facilities").
2. Customer shall utilize tamper resistant disposable bags ("Depository Bags") which conform to such standards as the Bank may establish from time to time.
3. Customer agrees to the following:
  - a. The Facilities shall only be used for the delivery to the Bank of Depository Bags which shall contain only currency and/or negotiable instruments together with a deposit ticket prepared by the Customer.
  - b. The Bank may, prior to verification of the contents of the Depository Bag, provisionally credit Customer's account based on the amount stated on Customer's deposit ticket.
  - c. The Bank shall, not in the presence of Customer, count and verify the contents of Depository Bags. The Bank's count shall be controlling and final and the Bank will notify Customer of any adjustment to the amount of the deposit.
  - d. No deposit is deemed to be made until the Bank has concluded its verification process and credited Customer's account.
4. The use of the Facilities is at Customer's sole risk and Bank shall not be liable for any loss, destruction or disappearance of any Depository Bag or any part of the alleged contents prior to verification by Bank.
5. The Bank may terminate any of these Services at any time upon notice to Customer. Customer shall promptly return to Bank all Depository Bags and keys to any Facility.

# Depositing Securities and Cash into a J.P. Morgan Account

Follow the instructions below to transfer securities or cash to a J.P. Morgan account. (Please see separate instructions for deposits to a JPMSI margin account.)

Please note that for all "alpha" accounts, when transferring securities you will only be able to list the "Alpha" and the first seven (7) digits of your account number. There is a 12-character limit on account numbers; therefore, "Q1234567" is the maximum allowed.

## A. Securities

All Depository Trust Company-eligible\* & Free transactions should be directed to:

**JPMorgan Chase Bank, N.A.**

DTC Participant Number **902**

FFC to Account Number - **P72500**

For Account Number - \_\_\_\_\_

For Account of \_\_\_\_\_

All Federal Reserve-eligible U.S. Government transactions should be directed to:

**JPMCHASE/CUST**

**ABA# 021 000 021**

FFC to Account Number - **P72500**

For Account Number - \_\_\_\_\_

For Account of \_\_\_\_\_

All Physical transactions should be directed to:

*Mail in Deliveries: (Overnight and Regular Mail)*

**Service Teams Outside NY should Fed Ex certs / docs overnight to:**

JPMorgan Chase Bank, N.A.

Attn: Physical Processing

500 Stanton Christiana Road

Ops 3, 2nd Floor

Newark, DE 19713-2107

FFC: \_\_\_\_\_

For account of \_\_\_\_\_

**Service Teams in NY should send certs / docs to:**

JPMorgan Chase Bank, N.A.

Attn: Physical Receive Department

4 Chase Metrotech Center

3rd Floor

Brooklyn, NY 11245-0001

FFC: \_\_\_\_\_

For account of \_\_\_\_\_

*Street Deliveries: (via third party messenger, or walk-up)*

JPMorgan Chase Bank, N.A.

Attn: Physical Receive Department

4 Chase Metrotech Center, 1st Floor, Window #5

Brooklyn, NY 11245-0001

(Use Willoughby Street Entrance)

Internal Account #: P72500

FFC: \_\_\_\_\_

For account of \_\_\_\_\_

### Affirmation Instructions:

Standing Instruction Broker

**DTC 902**

Agent I.D. #29038

Institution I.D. #27656

Agent Interested Account - PBD# \_\_\_\_\_

Interested Party #27656

A/C **P72500**

*Both the Agent Interested Account number and the A/C **P72500** account number must be referenced.*

MONEY MANAGER is the affirming party

**DTC 902**

Agent I.D. #28574

Institution I.D. - \_\_\_\_\_

Agent Interested Account - PBD# \_\_\_\_\_

Interested Party #27656

A/C **P72500**

*Both the Agent Interested Account number and the A/C **P72500** account number must be referenced.*

## B. Foreign Currency

\*Note that when depositing foreign currency to an account, whether the funds are converted to USD or not, please contact your Account Officer for correct wiring instructions.

**C. Cash Deposits**

Please include deposit ticket with check, checks can be sent to:

Regular Mail

KY1-0900  
JPMorgan Chase Bank, N.A.  
P.O. Box 34110  
Louisville, KY 40232-4110

\*Account Number - \_\_\_\_\_  
For Account of - \_\_\_\_\_

Overnight Mail

KY1-0900  
JPMorgan Chase Bank, N.A.  
6714 Grade Lane, Bldg. 8, Suite 807  
Louisville, KY 40213

\*Account Number - \_\_\_\_\_  
For Account of - \_\_\_\_\_

Foreign Checks

JPMorgan Chase Bank, N.A.  
International Check Collections  
1111 Fannin Street, Floor 13  
Houston, TX 77002  
Mail Code-TX2-F012

For ACH transfers, the ABA and Account Information should be taken from the MICR line of the checks.  
ACH transfers should be sent to:

Checking and Money Market Deposit (MMDA) Accounts

JPMorgan Chase Bank, N.A.

\*\*ABA # - \_\_\_\_\_ (enter from list below)

\*Account Number - \_\_\_\_\_  
For Account of - \_\_\_\_\_

All Other Accounts

JPMorgan Chase Bank, N.A.  
500 Stanton Christiana Rd  
Newark, DE 19713  
ABA # 022 000 842

\*Account Number - \_\_\_\_\_  
For Account of - \_\_\_\_\_

Federal Fund wires should be sent to:

JPMorgan Chase Bank, N.A.  
ABA # 021 000 021

\*Account Number - \_\_\_\_\_  
For Account of - \_\_\_\_\_

\*For deposits, ACH transfers, and wires account number must be numeric. Insert account number converting alpha characters to a numeric prefix (i.e. A12345-000 = 1012345000).

If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:
A	10	P	25	S	28
C	12	Q	26	V	31
H	17	R	27	W	32

\*\*ABA #s need to be selected based upon the Bank State the account is opened. For assistance in selecting please contact your J.P. Morgan Service Team.

If Bank State is:	ABA # is:	If Bank State is:	ABA # is:	If Bank State is:	ABA # is:
AZ (601)	122 100 024	ID (702)	123 271 978	OH/WV (001)	044 000 037
CA/NV (703)	322 271 627	IL (111)	071 000 013	OK (662)	103 000 648
CO (501)	102 001 017	IN (053)	074 000 010	OR/WA (702)	325 070 760
CT/NJ/NY (802)	021 000 021	KY (034)	083 000 137	TX (201)	111 000 614
FL (021)	267 084 131	LA (552)	065 400 137	UT (602)	124 001 545
GA (021)	061 092 387	MI (021)	072 000 326	WI (121)	075 000 019

Private Banking Checking and Savings Accounts

**JPMorgan Classic Business Checking<sup>1</sup>**

All balances *noninterest-bearing*

**JPMorgan Business Checking<sup>1</sup>**

All balances *noninterest-bearing*  
Earnings Credit Rate 0.30%

**JPMorgan Business Checking with Interest<sup>2</sup>**

	Rate	APY
\$0 - \$24,999	0.01%	0.01%
\$25,000 - \$249,999	0.01%	0.01%
\$250,000 - \$999,999	0.01%	0.01%
\$1,000,000 - \$4,999,999	0.01%	0.01%
\$500,000 +	0.01%	0.01%

**JPMorgan Business Savings<sup>2</sup>**

Accounts with balances of \$25MM or less<sup>3</sup>

Balance Range	Rate	APY
\$0 - \$24,999	0.15%	0.15%
\$25,000 - \$99,999	0.15%	0.15%
\$100,000 - \$249,999	0.25%	0.25%
\$250,000 - \$499,999	0.25%	0.25%
\$500,000 - \$999,999	0.25%	0.25%
\$1,000,000 - \$10,000,000	0.25%	0.25%
\$10,000,000.01 - \$25,000,000	0.20%	0.20%

**JPMorgan Private Business Index Deposit Account<sup>4</sup>**

	Rate	APY
All balances	0.10%	0.10%

Titanium Certificates of Deposit

Accounts with balances of \$25MM or less

TERM	Minimum Balance							
	\$0 - \$99,999		\$100,000 - \$499,999		\$500,000 - \$4,999,999		\$5,000,000 +	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY
7 Days	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	0.10%
30 Days	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	0.10%
60 Days	0.05%	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%	0.10%
90 Days	0.10%	0.10%	0.15%	0.15%	0.25%	0.25%	0.25%	0.25%
180 Days	0.10%	0.10%	0.15%	0.15%	0.25%	0.25%	0.25%	0.25%
12 Months	0.15%	0.15%	0.25%	0.25%	0.35%	0.35%	0.35%	0.35%
18 Months	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.40%	0.40%
24 Months	0.40%	0.40%	0.45%	0.45%	0.50%	0.50%	0.50%	0.50%
36 Months	0.40%	0.40%	0.45%	0.45%	0.55%	0.55%	0.55%	0.55%
60 Months	0.44%	0.44%	0.49%	0.49%	0.59%	0.59%	0.59%	0.59%
84 Months	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	0.95%	0.95%
120 Months	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	0.95%	0.95%

For Rates on Titanium CD terms not displayed, please speak with your banker.

1. Through December 31, 2012, the FDIC will provide unlimited coverage on all personal and business noninterest-bearing transaction accounts including JPMorgan Classic Business Checking and JPMorgan Business Checking. Unlimited FDIC coverage does not include other checking or demand deposit accounts that may earn interest, NOW accounts (interest-bearing checking accounts), and money-market deposit accounts.

2. Interest on JPMorgan Business Checking with Interest and JPMorgan Business Savings is compounded monthly, and computed on a 365-day basis.

3. Accounts with balances in excess of \$25,000,000 will earn the following rates on all balances in the account:

Balances	Rate	APY
\$25,000,000.01 +	0.10%	0.10%

4. Minimum initial deposit of \$1MM required. Interest on the JPMorgan Private Business Index Deposit Account is compounded daily, and computed on a 360-day basis.

Rate refers to Interest Rate and APY refers to Annual Percentage Yield. Penalty for early withdrawal on CDs. Checking and savings account fees could reduce earnings.

Florida - Southern

JPMorgan Chase Bank, N.A. Member FDIC

J.P.Morgan

**FACTS****WHAT DOES J.P. MORGAN'S PRIVATE BANK DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and transaction history
- credit history and payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons the Private Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Private Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' use in meeting your private banking needs	Yes	No
For our affiliates' everyday business purposes other than your private banking needs - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes other than your private banking needs - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

**Questions?**

Go to: [www.jpmorgan.com/pages/jpmorgan/private\\_banking/privacy\\_policy](http://www.jpmorgan.com/pages/jpmorgan/private_banking/privacy_policy)

Respecting and protecting client privacy have always been vital to our relationships with clients.

The attached Privacy Notice, which is now in a format recommended by federal regulators, describes how J.P. Morgan Private Bank keeps client information private and secure and uses it to serve you better. As shown, the J.P. Morgan companies that provide private banking services do not use client information for purposes not related to the Private Bank. Additionally, we keep your information under physical, electronic and procedural controls, and authorize our agents and contractors to get information about you only when they need it to do their work for us.

The Private Bank uses information we have about you in order to make private banking products and services available to you through the Private Bank, including loans, deposits and investments, to meet your private banking needs. Using your information in this way, through the authorization you provided as part of your private banking application, may qualify you for account upgrades, improved client services and new service offerings based on our more complete knowledge of your relationship with the Private Bank.

The Private Bank is a part of J.P. Morgan Asset Management\* and provides private banking services for private bank clients. The Private Bank includes those units of JPMorgan Chase Bank, N.A., J.P. Morgan Trust Company of Delaware and J.P. Morgan Securities LLC dedicated to the Private Bank, as well as alternative investment funds offered through the Private Bank.

Our Privacy Notice applies to the relationships of clients or former clients with the Private Bank in the United States, as well as to the relationships of clients or former clients with our offices outside the United States that are registered with the Securities and Exchange Commission. (If you reside outside the United States, you may also have privacy protections under the local laws applicable in that jurisdiction.)

Please speak with your J.P. Morgan representative should you have any questions or concerns. Thank you for the trust and confidence you place in us.



## Who we are

Who is providing this notice?	Those units of JPMorgan Chase Bank, N.A., J.P. Morgan Trust Company of Delaware and J.P. Morgan Securities LLC dedicated to the Private Bank.
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## What we do

How does the Private Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.
How does the Private Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include companies with the Chase or J.P. Morgan name and financial companies such as Chase Bank USA, N.A.</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>The Private Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>The Private Bank does not jointly market.</i></li> </ul>

## Other important information

### State laws:

NV: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 1-800-945-9470, or by writing to us at P.O. Box 659752, San Antonio, TX 78265. For more information, contact us at the address above, or email [Privacy.Info@JPMChase.com](mailto:Privacy.Info@JPMChase.com), with "Nevada Annual Notice" in the subject line. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

COMBINED TERMS AND CONDITIONS

J.P.Morgan

TS005694

# CONTENTS

NOTE – This document contains various account agreements related to deposit, custody, and brokerage services offered at J.P. Morgan. Only those agreements specific to the service requested shall apply.

<b>General Terms for Accounts and Services</b> .....	<b>1</b>
<b>Accounts and Services Relating to Assets Held by JPMorgan Chase Bank, N.A. and Affiliated Banks</b> .....	<b>5</b>
Asset Allocation Advisory Services .....	5
Asset Account Agreement .....	6
<b>Agreements for Accounts and Services Offered Through J.P. Morgan Securities LLC and J.P. Morgan Entities</b> .....	<b>10</b>
Brokerage Account Agreement .....	10
Prohibition Against Trading Ahead of Customer Orders .....	14
Margin Disclosure Statement .....	14
Margin Account Agreement.....	14
Disclosure to Clients in Compliance with FINRA Rule 4370 Regarding Continuity and Contingency Plans and Emergency Contact Information for J.P. Morgan .....	16
Risks of Certain Investments.....	16
<b>Deposit Accounts and Services Offered By JPMorgan Chase Bank, N.A.</b> .....	<b>21</b>
Deposit Account Agreement.....	21
General Account Terms and Conditions .....	22
Check 21 – Substitute Checks and Your Rights.....	30
Important Endorsement Standards for Personal and Business Accounts .....	30
Electronic Funds Transfer Services.....	30
<b>Appendix: Asset Account and Deposit Account – Funds Availability Policy Statement</b> .....	<b>36</b>
<b>Appendix: Other Banking Services Relating to Accounts</b> .....	<b>37</b>

## GENERAL TERMS FOR ACCOUNTS AND SERVICES

"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" 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.

### 1. Types of Accounts

The titles under which accounts are opened, the selection of the type of account or opening an account for a minor under various states' Uniform Transfers or Gifts to Minors Acts (UTMA/UGMA) have important consequences for taxes, control of assets, and wealth and estate planning. Clients should discuss how to structure financial accounts with their own legal or tax adviser. Material provided by J.P. Morgan is not intended to provide, and should not be relied on for, accounting, legal, estate planning or tax advice nor does it provide investment advice unless specifically contracted for.

#### Individual Accounts

Where only one individual appears on the Application or a signature card as the owner of such account, the Account will be treated as a solely owned account. In the event of the Accountholder's death or adjudication of incompetence, we have the right to honor checks or other items drawn against the Account until ten days after we receive actual written notice of death or incompetence, and upon such notice, we may restrict access to the Account until your executor, administrator or other representative of the estate provides the appropriate documentation to us, including a death certificate. To the extent and under the circumstances permitted by the laws of the state governing your Account, upon receipt of actual written notice and proof of your death, the balance in your Account will be paid to the person or entity you designate to "pay on death" ("POD") or whom you designate as a POD payee or beneficiary on your Account's signature card, Application, or other form provided by us.

#### Joint Accounts

Unless the signature card or Application provides otherwise, where two or more individuals are designated or appear on a signature card or Application as owners of such Account, then as between them, they will be treated as joint tenants with rights of survivorship. For any joint account where a joint owner has died, we need not release funds in the Account until all legal documents are delivered to us. You will notify us of the death of any joint owner and reimburse us for any tax we may be required to pay by reason of our payment or release of funds in the Account. Certain states also permit married residents to own property as community property or as tenants by the entirety. These forms of ownership have different attributes than ownership as joint tenants with right of survivorship. You must consult your own legal advisor about which type of account is best for you.

Any joint owner may close the Account. We may, at our sole discretion, act upon the instructions of any joint owner, including an instruction to withdraw funds or add a signatory to the Account, without the consent of the other joint owner. However, we are under no obligation to follow such instruction, and may refuse to do so without liability. We also may pay all or any part of the funds in the Account to any of the joint owners upon request of that joint owner or to a court or governmental agency upon receipt of a garnishment order, tax levy or similar legal process identifying any one of the joint owners.

Any Accountholder may grant a security interest in a joint account without the consent of the other owners. All joint owners will be jointly and severally liable for all Obligations, whether or not that particular owner incurred the Obligation or received benefit from a transaction which resulted, directly or indirectly, in such Obligation.

For deposit accounts, we may refuse to accept items for deposit or to pay withdrawals on the signature of any one of several joint account owners if we receive a written request not to do so from any joint account owner. After we receive such written request, we may refuse to honor any check, draft or demand upon the account by any of the joint account owners, including the one providing the request to us, unless all of the joint account owners concur in the withdrawal of funds from the account. In the event we receive such a written request, we shall be relieved of any and all liability to every joint account owner for failure or refusal to honor any check, draft or other demand for payment or withdrawal unless all of the joint account owners join in the drawing or other request. This shall not affect transactions previously completed.

Each joint owner appoints each of the others as such joint owner's agent and attorney in fact with power to endorse and deposit Items payable to such joint owner in the joint account. If a joint account is established without the signature of the other joint owner, you will hold us harmless for our reliance upon the designation of the other as a joint owner.

If you hold an investment through your Account which is entered into under a separate agreement, for example, an investment in a hedge fund, the agreements governing such investment may impose terms and conditions on investors that are at variance with the characteristics of the type of joint account you have selected. You agree that the terms and conditions in such investment's governing documents supersede and prevail over this Agreement. However, this Agreement governs any proceeds distributed to the Account as a result of such investment, including, without limitation, liquidation proceeds.

#### Accounts for Minors

The custodian of an Account opened for a minor under the Uniform Transfers or Gifts to Minors Act controls the Account, but the designated minor is the owner of the funds in the Account. The Social Security number of the minor is to be used for income tax reporting. The gift to the minor is irrevocable. The Account cannot be pledged as collateral for a personal loan to the custodian nor checks cashed against the Account, except as otherwise permitted by law. When the minor reaches the age mandated by law, the custodian is charged with disbursing the funds to terminate the custodianship.

#### Deposit Account ("Totten") Trusts and Representative Payee

If a deposit account is established as "in trust for" ("ITF") or as trustee for a third person without formal trust documents, the Account may be treated as a Totten Trust account or as otherwise required by the laws of the state where the deposit is located.

If you have opened the account as a Representative Payee for receipt of certain federal benefits on behalf of a beneficiary, you agree that you will cause to be deposited into the Account only those benefits payable to the beneficiary. The Bank is neither obligated to ensure that only those eligible federal benefits are deposited into the Account, nor does it have a duty to determine whether any withdrawals or transfers from the Account are for the benefit of the beneficiary. If the beneficiary dies, you agree to (a) promptly notify the Bank, (b) no longer permit further deposits to the Account, (c) promptly notify the Bank if any such deposits are made, and (d) maintain sufficient available

balances in the Account from which any benefit payments may be reclaimed by the applicable U.S. Government agency. If the Bank is unable to debit the Account or if there are insufficient available funds in the Account from which to debit the full amount of any reclamation by the government, you authorize the Bank to offset any account owned by you or the beneficiary for any amounts reclaimed by the applicable U.S. Government agency.

### **Transfer on Death Accounts**

Securities in an Account designated as "Transfer on Death" ("TOD") will be held for the benefit of the beneficiaries you designate on the Application. Upon the death of the last surviving Account holder, ownership of the Securities passes to those beneficiaries, not the deceased Account holder's estate. If there are two or more beneficiaries, they will hold as tenants in common. If no beneficiary survives the death of all Account owners, the Securities will be part of the last surviving owner's estate. TOD Accounts may not be available in all States and are available only for Accounts eligible to hold Securities.

### **2. Your Representations and Warranties**

All information provided in the Application or otherwise given to us from time to time is accurate, true and complete.

For individual and joint accounts, the identified Account holders are the beneficial owners. For entity accounts, beneficial ownership is as you have told us. You will notify us immediately if the beneficial ownership of any Account changes.

If you are a natural person, you represent and warrant that you are of the age of majority according to the law of your place of residence and of the place of your Accounts.

If you establish the Account when acting in a fiduciary capacity, (i) all beneficial interests in the estate, trust or Account for which you are a fiduciary are owned by individuals or by non-profit organizations; and (ii) you are legally empowered to enter into and perform this Agreement in such capacity.

If the Account is to be maintained in the name of a sole proprietorship, (i) you are the sole owner of the sole proprietorship; (ii) the sole proprietorship is doing business under the name and style of, and at the location, given in the Application; (iii) you will be personally responsible for any debts, deficiencies or overdrafts in the sole proprietorship Account; and (iv) checks drawn on the sole proprietorship's Account may be debited against any Account you hold, in your individual name or jointly, with us.

For Accounts opened other than by a natural person, (i) the Account holder has the power to enter into and perform under the Agreement, (ii) all necessary actions have been taken and approvals received in accordance with its organizational documents and applicable law and regulation, and (iii) the Account holder is duly organized and in good standing in the jurisdiction in which it is organized. The persons signing the Application have the authority to bind the Account holder to the Agreement.

We may rely on these representations and warranties, which are made as of the date of the Agreement and which will continue until the Agreement is terminated.

### **3. Authorized Instructions**

Authorized Persons on your Account are those indicated on your Application, any resolution, or other separate written authorization related to the Account that you deliver to us. You agree to be bound by all instructions that we believe are authorized and to have been given by an Authorized Person, regardless of how those instructions have been transmitted,

and no Morgan Affiliate will be liable for any loss, cost, or expense for acting on such instructions. Until you or another Authorized Person has revoked the authority of an Authorized Person in writing, Authorized Persons shall continue to be Authorized Persons. You authorize us to accept instructions by telephone, facsimile transmission, in writing or any other method that you may agree to use but understand that we are not required to accept instructions by any such media.

You agree to be bound by any facsimile or other electronically transmitted signature that we in good faith believe to have been transmitted by you and that such signature will evidence your agreement or consent and will be legally binding, enforceable and the legal equivalent of your handwritten signature.

### **4. Monitoring Conversations**

You agree that so long as your Account is open, we may monitor or record conversations and telephone calls (should we elect, in our discretion, to do so) that you have with our employees or agents for the purpose of verifying transactions, quality control, or for other business reasons. You waive any notice other than this provision that your communications shall or may be recorded at any time.

### **5. Telephone and Electronic Communications**

For deposit accounts, if you provide us with your cell phone number as a contact number for your Account, you agree that we may call that number with service messages, including calls via an autodialer or prerecorded calls, notwithstanding any state or federal law or regulation that would otherwise prevent us from engaging in this activity without your consent.

Confidentiality and integrity of messages via email, facsimile, or other electronic media cannot be assured, and electronic media may not always transmit correctly, so you will not assume we have received a message via such media if we do not respond within a reasonable time. You understand that messages left on a voice-mail system may not be collected immediately for various reasons and, again, you will not assume we have received a message if we do not respond within a reasonable time. You understand that we do not accept securities, money transfer, or other instructions sent by electronic media, and will not be responsible for them. If we agree to accept instructions you send by such media, you accept that you do so at your risk, in accordance with this paragraph and Section 3 above. We may record and monitor communications via electronic media similarly to telephone conversations, as explained above.

### **6. Statements and Confirmations; Balancing and Holding Information**

We will provide you with periodic statements detailing the activity that occurs in your Accounts. J.P. Morgan Securities LLC (JPMS) will confirm Brokerage Account transactions when required by applicable law and regulation. You will not receive confirmations relating to your Investment Management Account activity or accounts opened for you with Third Party Managers. All statements and advices will be sent to you by mail at the address last recorded by us unless you make other arrangements. This address must be one where you or someone you have authorized to receive communications on your behalf actually receives communications. You will notify us in writing of any address change.

**You agree that you must review statements and confirmations promptly and notify us immediately of any errors, omissions, improper payments, or transfers. Unless otherwise provided by applicable law or regulation or specifically provided elsewhere in the General Terms or any Account Agreement, you agree that you cannot make a claim against us based**

**on any error, omission, improper payment or transfer disclosed by a confirmation or statement if you fail to notify us of it within three (3) Business Days after its delivery in the case of a confirmation, and within thirty (30) Business Days after its delivery in the case of a statement.**

**Responsibilities with respect to periodic statements covering Deposit Accounts are identified in the Deposit Account Agreement.**

Asset values on periodic statements come from our proprietary pricing models or external pricing services that we select and may rest on estimates and assumptions we make about relevant future market conditions and other matters, all of which are subject to change without notice. Such changes may have a material impact on valuations, and valuations based on other models or different assumptions may yield materially different results. Statement valuations may not represent the actual or indicative terms for new transactions or for liquidation of existing transactions, and may vary from valuations used by us for other purposes. Accordingly, you will not use your statements as the sole basis for valuing your assets, and you will seek advice from your accountant or attorney about using statements to prepare tax returns, financial statements, regulatory reports, or for other purposes. You agree that we and Morgan Affiliates shall not be liable for losses, costs, expenses or damages (incidental, special, consequential, compensatory, punitive, or otherwise) arising out of any use or reliance on any valuation of any asset set forth in a periodic statement or other document.

Balances and Account holdings change on a frequent basis. Information about the amount of your balance or holdings will be as of a given time, and there is no assurance that the same balance or holdings will be in your Account at the time the checks that you write are presented for payment. You hereby waive any claims against us based on balance and holdings information provided to you orally, electronically or in writing or to a third party on your behalf.

**7. Security Interest; Right to Debit and Setoff**

In order to secure payment when due of any and all Obligations under this Agreement to us or any Morgan Affiliate, you pledge and grant to us and each of them a continuing security interest in the Collateral. This security interest shall apply to any Collateral (and proceeds thereof) now or at any time in the future held in or credited to any Account or other accounts maintained for you. You acknowledge and agree that where we or any other Morgan Affiliate holds Collateral or is a securities intermediary in respect of any Collateral, we each hold the Collateral for ourselves and also as agents for all other Morgan Affiliates who are secured parties hereunder pursuant to the Intercompany J.P. Morgan Securities Account Control Agreement among various Morgan Affiliates as amended or restated from time to time. At any time that you have not met any Obligation under this Agreement we may liquidate, sell or transfer all or any portion of the Collateral to satisfy that Obligation in whatever priority we choose in our sole discretion; exercise all rights and remedies we have under applicable law with respect to the Collateral; or, exercise any other rights or remedies we have under other agreements or applicable law.

If you have a line of credit connected to an Asset Account, this security interest is in addition to any security interest that you have granted in connection with that line of credit.

In addition, we may, without prior notice or demand, apply or setoff the funds in your Account at any time to pay off any Obligation, whether direct or indirect, you have to a Morgan Affiliate that provides products or services under this Agreement. If the Account is a joint account, the funds in the

joint account may be used to pay the Obligations of a single Account holder. A hold against the Account (to the extent of our right of offset) may be imposed rather than an immediate debit of the funds. Any of your assets or your Obligations may be transferred within and among Morgan Affiliates in order to effect the rights in this Section. You acknowledge that your Account is a general account and not a special purpose account.

**8. Fees**

You agree to pay all fees, charges and commissions associated with this Agreement and the Accounts and services we provide to you. We are authorized to charge your Accounts directly for payment for all applicable fees contained in the fee schedules in effect from time to time, which are available upon request.

**9. Error Corrections**

We have the right to correct all errors that arise in your Accounts without prior notice to you, including debiting your Accounts for any sums or positions incorrectly existing therein and correcting errors with respect to Account holdings or balances. We may also reverse any provisional credits or recredits. We may take these actions even if they result in a debit balance or overdraft.

**10. Credit Reports**

We may request credit reports on you in connection with your Application for an Account or in the future in connection with an update, renewal or extension of an Account. 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.

**11. Limitations on Responsibilities and Liabilities; Indemnification**

**We shall be responsible for the performance of only those duties that are set forth in this Agreement.**

Except as otherwise provided by law, our sole liability and that of Morgan Affiliates to you, your heirs, legal representatives, assigns or any other party for any wrongful act or failure to act in connection with any of the products or services provided to you shall be any direct damages you incur because of our gross negligence or willful misconduct. Direct damages will be limited to the amount of any funds or the fair market value of any property lost because of such gross negligence or willful misconduct, together with compensatory interest and a credit for our fees with respect to any relevant transaction. Under no circumstance shall we be liable to you or any other person for any services provided by third parties (e.g., clearing agencies, central depositories, communications carriers) or for any indirect, incidental, special, or consequential damages, regardless of the form of action and even if we have been advised of the possibility of such damages. We disclaim any and all warranties, whether express or implied, including but not limited to all warranties of merchantability or fitness for a particular purpose.

We will not be responsible for losses caused directly or indirectly by events or conditions beyond our control, such as war, acts of terrorism, natural disasters, government restrictions, strikes, a failure of public utility, communication, computer, equipment or other systems, a failure or delay in receiving electronic data or any law, legal or regulatory requirements, exchange or market rulings, or suspension of trading.

You will indemnify and hold all Morgan Affiliates providing products or services under the Agreement harmless from any claim, loss, liability, or expense, including, without limitation, collection costs, reproduction and search costs and

the reasonable fees and disbursements of counsel and other advisers incurred by them (i) in rendering services hereunder; (ii) if you breach the Agreement; (iii) if a third party brings a claim, suit or proceeding against a Morgan Affiliate because it provided products and services to you, or (iv) resulting from a subpoena, administrative order, court order, levy, garnishment, attachment or other legal process affecting the Account. You will not be required to indemnify any Morgan Affiliate if the claim, loss, or liability results from its gross negligence or willful misconduct.

#### **12. Taxes**

You will be responsible for the payment of all taxes relating to your Accounts. You will reimburse us and all Morgan Affiliates on demand for any transfer taxes, documentary taxes, assessments or charges that are imposed at any time on or in connection with this Agreement and shall indemnify us and them against liability for any such tax (including any interest and penalties). We are authorized to deduct from any cash receivable credited to your Accounts any taxes or levies required to be deducted by any revenue or governmental authority for whatever reason with respect to your Accounts.

#### **13. Abandoned or Inactive Accounts**

Unless you make a transaction in your Account from time to time or notify us in writing that you know your Account still exists, state law may require us to send the Property in the Account to the applicable state as abandoned property.

The applicable state is generally the state of your last known address as shown on our books and records, or the state of the JPMCB address where your Account is maintained if your address is outside the United States. After the turnover, the funds must be reclaimed from the applicable state. Your Account may be charged for certain expenses incurred in remitting funds to any state. These charges are not refundable.

#### **14. Retention of Assets; Disputes over Account Assets**

We may refuse to pay out any money or transfer or distribute Securities or other Property from your Accounts (i) in the event of your death or the death of any co-Accountholder, until we are fully satisfied, in our sole judgment, that we will have no resulting liability or potential liability for any estate tax, gift tax or other tax, or (ii) upon receipt of oral or written notice of a claim regarding the Account, until we have a court order or the written consent of all required parties. We also may place a hold on the Account or we may file an action in interpleader. You agree to reimburse us for any expenses, including reasonable attorneys' fees that we incur because of any dispute, including any incurred without litigation. We are not required to determine whether a dispute has merit in order to take one of the actions permitted by this section.

#### **15. Termination**

Either of us may terminate this Agreement or some or all of the products, features and services provided at any time upon notice to the other. However, any security interest in Collateral, or any other setoff rights against your Accounts or Property will not terminate until you have satisfied indefeasibly and in full all your Obligations, whether arising before or after termination. Termination of one or more of the services and features of an Account may result in the cancellation of some or all of the features or privileges described in this Agreement. You understand that you remain responsible for all charges, debit Items or other transactions initiated or authorized by you or Authorized Persons, whether arising before or after termination.

#### **16. Compliance with Laws**

You certify that you have observed and will continue to observe all laws and regulations that apply to your activities and relationship with us or any Morgan Affiliate.

#### **17. Rules and Regulations**

Your transactions will be effected in accordance with our internal rules and policies, the applicable rules, regulations, customs, and usages of any exchange, market, clearinghouse, or self-regulatory organization, and all applicable federal and state laws, rules, regulations, and treaties.

#### **18. Governing Law; Jurisdiction**

Except as otherwise provided, or insofar as preempted by federal law, this Agreement shall be governed by the law of the State of New York without giving effect to its choice of law or conflict of laws provisions (other than Section 5-1401 of the New York General Obligations Law).

Deposit accounts shall be governed by the law of the place where each deposit account is located.

Under federal law, deposits that you maintain in any JPMCB branch located outside of the U.S. are not insured by the Federal Deposit Insurance Corporation ("FDIC"); are subject to cross-border risks; and enjoy a lesser preference, as compared to deposits held in the U.S., in the event JPMCB should be liquidated, become insolvent or be placed into receivership or be subject to other proceedings for the benefit of creditors.

This Agreement varies applicable law or regulation to the maximum extent permitted under any such law or regulation. Any provision of applicable law or regulation that cannot be varied by agreement or notice shall supersede any conflicting term of this Agreement. If any provision of this Agreement is held to be illegal or unenforceable, the validity of the remaining portions of this Agreement shall not be affected.

You submit to the exclusive jurisdiction of any federal or state court located in the county where the office holding your Account is situated for all legal proceedings arising out of this Agreement. You irrevocably waive any objection of inconvenient forum that you may now or later have.

#### **19. Waiver of Jury Trial**

To the extent permitted by law, we and you knowingly, voluntarily and irrevocably waive all right to trial by jury in any action, proceeding or counterclaim, of whatever type or nature, including but not limited to actions in contract or tort, arising out of this Agreement or the relationship established by this Agreement.

You acknowledge that this jury waiver is a material inducement to us to enter into this agreement and acknowledge that no representative of ours has represented (expressly or otherwise) that we might not enforce this jury waiver in the event of litigation.

#### **20. Use and Exchange of Nonpublic Personal Information**

The J.P. Morgan Privacy Policy governs the use and exchange of nonpublic personal information about you, including by Morgan Affiliates.

#### **21. Successors and Assigns; Subcontracting**

This Agreement shall be binding upon and inure to the benefit of each of us and our successors, assigns, heirs, and representatives. You will not assign any of your rights or obligations under this Agreement without our prior written consent. Except where prohibited by applicable law or regulation, each Morgan Affiliate providing accounts and services under this Agreement may assign its rights and obligations under this Agreement, or grant participations in its rights, such as its rights as a creditor, to any other party without notice to you or your consent. You agree that each Morgan Affiliate may arrange for another Morgan Affiliate or other entity to perform on its behalf any act required to be performed by such Morgan Affiliate under this Agreement.

## 22. Entire Agreement, Amendment, Waiver, and Construction

This Agreement contains the entire agreement between you, us and all Morgan Affiliates for the Accounts and services described and supersedes any prior oral or written agreements relating to the Accounts opened and services contracted for. No prior conduct, past practice, or oral statement by our officers or employees will modify your or our obligations under the Agreement. If there are any conflicts between the General Terms and any product Agreement contained in this document, the product Agreement shall prevail. This Agreement and our fees and charges may be amended, and we may modify any aspect of an Account, at any time following notice sent to you by ordinary mail. We do not waive any right under this Agreement or under applicable law because we delay in exercising that right. If we exercise any single or partial right, we may exercise or further exercise that right or any other right or remedy at a later time. Our rights are cumulative under this Agreement and do not exclude any rights or remedies provided by law. No ambiguity in any provision of this Agreement shall be construed against us by reason of the fact that we or our legal counsel drafted such provision.

## 23. Definitions

"AC Fund" means a mutual fund which American Century Investment Management Inc. ("ACI") advises or to which it provides other services for which it is separately compensated. JPMorgan Chase & Co. has an equity interest in ACI.

"Agreement" means these General Terms, the applicable Agreements for Accounts and Services for the products and services you select, all relevant appendices, the Application, any supplemental forms you are asked to complete, and rate and fee schedules, all as the same may be amended or supplemented from time to time.

"Application" means the application you have signed with respect to the Accounts and this Agreement, any supplemental or additional applications (including those amending or replacing a prior application) for products and services offered by J.P. Morgan. Your Application includes any agreements or applications you signed or submitted to a predecessor of a Morgan Affiliate, and further means any information you have given in writing to us or a predecessor of a Morgan Affiliate related to these products and services.

"Authorized Persons" means you and those persons who have been authorized by you to act on your behalf in connection with an Account.

"Business Day" unless otherwise specified in the Agreement means a day on which a relevant Morgan Affiliate is generally open for the conduct of substantially all of its business functions. For any Morgan Affiliate that is an insured depository institution, a Business Day is any day other than Saturday, Sunday, or a legal holiday where the Morgan Affiliate is located.

"Collateral" means all of your rights, title, and interest in and to any Deposit Accounts, or in and to any Property maintained in any other Account identified as Collateral on any Application or otherwise, and any proceeds thereof and substitutions and additions thereto.

"Item" means any check, draft and other negotiable instrument, including a substitute check, deposited to your Account or cashed, automated clearinghouse ("ACH") entry and all other types of external and book-entry funds transfers.

"JPMCB" means JPMorgan Chase Bank, N.A.

"JPMS" means J.P. Morgan Securities LLC.

"JPM Fund" means a mutual fund or other collective investment fund which a Morgan Affiliate advises or to which it provides other services for which it is separately compensated.

"Line of Credit" means the line of credit we may provide to you as part of the Asset Account.

"Morgan" or "Morgan Affiliate" means JPMorgan Chase & Co. or any entity controlled by, controlling, or under common control with JPMorgan Chase & Co. For the purpose of this definition, "control" means ownership of more than 50% of the voting securities of an entity or the ability to elect a majority of the board of directors or other governing body of such entity.

"Obligations" means all obligations of payment or performance, whether joint or several, contingent or otherwise, that you have to a Morgan Affiliate arising under the Agreement or any other agreement relating to products or services offered by or through J.P. Morgan, including but not limited to agreements for borrowed money, guarantees, letters of credit, floors, collars, swaps, options, foreign exchange transactions (or any similar transaction or combination of these types of transactions), overdrafts and shortfalls of any kind, no matter how arising, as well as obligations to pay fees, to provide information, to make accurate representations and to provide security.

"Property" means, but is not limited to, Securities and securities entitlements of all kinds, money, deposits, bankers' acceptances, commercial paper, contract rights of all kinds, accounts, goods, documents, general intangibles, chattel paper, commodities and commodity interests and the distributions, proceeds, products and accessions of and to the above.

"Security" or "Securities" means any share (including a mutual fund share or unit of a unit investment trust), stock, bond, debenture, note, certificate of indebtedness, warrant, option, interest, or other security (whether represented by a certificate or by a book entry on the records of the issuer or other entity responsible for recording such book entries), and any security entitlement in respect of any of the foregoing.

## ACCOUNTS AND SERVICES RELATING TO ASSETS HELD BY JPMORGAN CHASE BANK, N.A. AND AFFILIATED BANKS

### ASSET ALLOCATION ADVISORY SERVICES

Upon your request, JPMCB or an affiliated bank (a "Bank") will advise you about the allocation and management of your investments and cash under management or held by JPMCB or Morgan Affiliates. The Bank also may, in consultation with you, present to you investment ideas and strategies for assets held or managed by other financial institutions to the extent you disclose such assets in writing to the Bank.

The Bank may advise and assist you in the preparation of an investment plan based upon information provided by you. Such investment plan documents the Bank's understanding of, among other things, your current wealth picture, investment goals, risk profile and strategic asset allocation with J.P. Morgan, including discretionary assets managed or held by the Bank in an Investment Management Account and self-directed assets traded through JPMS in a Brokerage Account. The Bank will exercise discretion and execute investment ideas in your Investment Management Account based upon written guidelines the Bank and you agree to if consistent with applicable fiduciary standards. JPMS will execute trades in Brokerage Accounts and will sell you alternative investments (hedge funds, private equity funds, funds of such funds, structured products, and the like) based



upon your prior express direction and if applicable suitability standards, documentation requirements, and other relevant considerations have been fully satisfied.

You will review your investment plan from time to time and notify the Bank if you believe any information contained therein is incorrect or does not reflect your investment goals, risk profile, desired asset allocation and/or other considerations addressed therein. Rebalancing decisions and directing the movement of assets between your Accounts are your sole responsibility and neither the Bank nor JPMS will do so except pursuant to your express direction.

From time to time the Bank may recommend changes in your investment plan. No changes in such plan shall be effective unless agreed to in writing by you. Until notified in writing by you, the Bank is entitled to rely upon the most recent investment plan that you have adopted.

Asset allocation services are subject to the General Terms for Accounts and Services and Appendices contained herein (the "General Terms"). Capitalized terms not otherwise defined in this Agreement have the meanings given to them in the General Terms. To the extent there are any conflicts between the General Terms and this Agreement, this Agreement shall prevail.

#### **ASSET ACCOUNT AGREEMENT**

The Asset Account is a group of accounts and financial services that can be linked together. Account activity and holdings will be reported on an integrated and comprehensive statement. The following accounts and services may be linked:

- An automatic sweep of deposits and uninvested cash balances into a deposit account at a Morgan Affiliate that is an insured depository institution or a JPM Fund that is a money market mutual fund;
- A Custody Account which will hold Securities and other Property;
- Direct purchase of JPM Funds and AC Funds;
- Banking services:
  1. check writing capability
  2. an ATM or debit card ("Banking Card") issued by a Morgan Affiliate for use to withdraw funds from an Account or to make purchases at participating merchants
  3. electronic banking and funds transfers services, including information about the Asset Account
- A discretionary line of credit; and
- An optional brokerage account with JPMS.

Each of these is described in more detail below.

#### **1. Automatic Sweep of Deposits and Uninvested Cash Deposit Sweep**

Uninvested cash balances and new cash deposits will be transferred automatically to a deposit sweep (a "Deposit Sweep") on a daily basis. Deposits will be held on your behalf by your custodian with Chase Bank USA, N.A. or JPMorgan Chase Bank, N.A., wholly owned subsidiaries of JPMorgan Chase & Co. The Deposit Sweep rate is established on the basis of various market factors including short-term rates, federal funds rates, LIBOR and competitors' rates. At any time and at our discretion, how the rate is determined on the Deposit Sweep may change. This rate may be tiered based on the balances in your Accounts.

Interest will be compounded, calculated monthly using the average daily balance method, and credited to your Account on the first day of the month. The average daily balance method applies the average daily periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. Interest will begin to accrue on the first business day that funds are swept into the Account.

The interest rate and annual percentage yield (APY) applicable to the Deposit Sweep on the date your Asset Account is opened will be set forth on a "rate sheet" or other interest rate disclosure provided when the Asset Account is opened. The interest rate disclosure is considered part of this agreement.

The Deposit Sweep is insured by the Federal Deposit Insurance Corporation ("FDIC") for the standard insurance amount of \$250,000 per depositor, per insured bank, for each account ownership category. The \$250,000 limit on FDIC insurance generally represents the aggregate coverage available to an individual for all deposit accounts held in a custodial capacity on the individual's behalf at any particular insured financial institution. If the combined balances of your Deposit Sweep and any other single ownership categories that you have with the same bank exceeds \$250,000, your total FDIC coverage for all single ownership categories with the same bank will be limited to \$250,000, but if you have funds in a different insured depository Morgan Affiliate, those funds will be covered separately. Funds in a Deposit Sweep in excess of \$250,000 will be uninsured.

You understand that the Bank may receive certain benefits from having client cash balances sweep into deposit accounts. For example, Chase Bank USA, N.A. and JPMorgan Chase Bank, N.A. will obtain additional liquidity from clients' deposits.

#### **Money Market Sweep Fund**

Instead of the Deposit Sweep, uninvested cash balances and new cash deposits can be swept to a dividend-paying money market mutual fund (the "Money Market Sweep Fund") offered by a Morgan Affiliate so long as the selected Money Market Sweep Fund is available to accept funds for investment. Funds that are to be invested in a Money Market Sweep Fund will be held in a single consolidated JPMorgan Chase Bank, N.A. account overnight and invested in the designated Money Market Sweep Fund on the morning of the next business day. In the event of a failure of JPMorgan Chase Bank, N.A. on the day that the balances are swept from the beneficial owner's account to the single consolidated JPMorgan Chase Bank, N.A. account, the balances will be considered deposits by the Federal Deposit Insurance Corporation (FDIC) and will be insured by the FDIC under its applicable insurance rules and limits. However, if JPMorgan Chase Bank, N.A. were to fail on the next business day, when the balances are invested in the Money Market Sweep Fund, the balance will not be considered deposits by the FDIC, and the beneficial owner's swept balances will be treated in one of two ways: (i) if the failed JPMorgan Chase Bank, N.A.'s assets were transferred to an acquiring institution, the swept balances will be returned back into the client's account on the business day following the failure of JPMorgan Chase Bank, N.A.; or (ii) if the failed JPMorgan Chase Bank, N.A. will be dissolved, the client will receive a check or other payment from the FDIC to reacquire the client's allotted interest in the Money Market Sweep Fund in accordance with FDIC's normal procedures.

We have no duty to supervise any Money Market Sweep Fund and have not provided you with any investment advice or recommendation nor are we responsible for any act or omission, or the solvency of, any Money Market Sweep Fund. The transfer agent or distributor of the Money Market Sweep Fund has the sole responsibility to provide information to you about it. In certain states, money market mutual funds are marketed through J.P. Morgan Securities LLC.

**Money Market Sweep Funds are mutual funds. Mutual funds are Securities. Securities are not bank deposits and are not FDIC insured nor are they obligations of or guaranteed by JPMorgan Chase Bank, N.A. or its affiliates or any federal or state government or government agency or government sponsored agency. Securities involve investment risks, including the possible loss of the principal amount invested.**

**Although the Money Market Sweep Fund seeks to maintain a stable net asset value of \$1.00 per share, there can be no assurance that it will continue to do so. The prospectus for a Money Market Sweep Fund should be reviewed before a decision is made to invest.**

You appoint us, or our designated Morgan Affiliate, as your attorney-in-fact with full power and authority to purchase or redeem shares of the Money Market Sweep Fund or otherwise to effect transactions with your Money Market Sweep Fund as instructed by you, or to discharge any Obligation you owe to us or a Morgan Affiliate, or as required by the prospectus of the applicable Money Market Sweep Fund, or otherwise in accordance with this Agreement.

We are not obligated to continue to provide money market sweep services during any time that the Sweep Fund you select is not available to accept collected balances for investment.

#### **Withdrawals from Your Sweep Account**

We may refuse withdrawals from the Deposit Sweep or the Money Market Sweep Fund if funds are not available, or if the Account is pledged as collateral in respect of an outstanding Obligation or otherwise, or if we suspect legal violations, fraud, impropriety, or other irregularity, or if we are served with legal process affecting your Account. If there are insufficient funds in the Deposit Sweep or the Money Market Sweep Fund we may, at our discretion, transfer funds to cover any debit from proceeds of a loan drawn on the Line of Credit, if you have a Line of Credit.

On any day, and subject to the limitations described in this Agreement, you can withdraw the total balance of (i) the available balance in the Deposit Sweep or Money Market Sweep Fund, and (ii) if there is no available balance, at our discretion, the unused portion of your Line of Credit. In the event that the total balance is zero or less or in any other circumstance when funds cannot be transferred to cover debits or withdrawals that would result in an overdraft, we will have no obligation to honor any withdrawal, debit, or instruction to transfer funds, including payments for purchases of Securities or other Property. In the event that your action creates an overdraft and we agree to pay it, you will pay the entire amount of such overdraft balance immediately. Interest will be charged on such overdraft at a rate computed in accordance with our current rate schedule.

#### **2. The Custody Account**

Custody Accounts are maintained at the Morgan Affiliate determined to be most convenient when an Account is opened. The Morgan Affiliate with which your Custody Account is held is identified on your monthly statement.

#### **Terms of Custody**

We will record, on our books, your interest in Property that we hold directly or indirectly for your account as your custodial agent. Property may be held through one or more sub-custodians or securities depositories we select and may be registered in the name of our nominee, or in the name of the nominee of any depository or sub-custodian that we use. Your Securities may be treated as fungible with all other securities of the same issue pursuant to the provisions of applicable law.

We will make purchases, sales, and deliveries only in accordance with instructions given by you or an Authorized Person, but we are not obligated to make payments for purchases unless the total balance of your Deposit Sweep or Money Market Sweep Fund (collectively, a "Sweep") and/or Line of Credit (if we permit you to use your Line of Credit to purchase Securities) can cover the payment. If, however, we do make a payment on your instruction which exceeds the total balance, you will reimburse us immediately for the amount of the excess. We are not obligated to exchange or transfer Securities unless sufficient Securities actually are in the Custody Account and available for delivery.

We may, in our discretion, hold non-U.S. dollar currencies in your Account to effect transactions denominated in non-U.S. dollar currencies. We may convert one currency into another at any time and without prior notice at the current market rate for spot foreign exchange transactions or for forward foreign exchange transactions as reasonably determined by us or any Morgan Affiliate in our or its sole discretion. Deposits may be held, and transactions effected through, an account with an affiliate or another bank in the country where such currency is the lawful currency or in other countries where such currency may be lawfully held on deposit.

We will receive distributions of dividends, interest, stock, rights, and other similar payments and distributions with respect to Securities, present for payment maturing Securities and those called for redemption, sell any fractional interests in Securities resulting from a dividend of Securities, in all cases net of any applicable taxes or other charges withheld by the maker of such payment or distribution, and deposit funds received in your Asset Account.

We will exchange temporary certificates for definitive ones, or obtain new certificates if the par value of any shares is changed.

We will notify you of the following: (i) any rights offering by an issuer of Securities, and if we are not instructed how to exercise rights under an offering by the applicable deadline, then consistent with local market practice and applicable law, the rights will be sold in the principal market and the proceeds of sale deposited in your Asset Account; and (ii) the partial redemption of any Securities, and if your Securities are part of a fungible mass, we or the sub-custodian or securities depository may select the securities to participate in partial redemptions, partial payments, or other actions affecting less than all securities of the relevant class in any nondiscriminatory manner that you or it customarily uses to make such selection.

Promptly after receipt we will forward to you communications relating to any Securities held in your Custody Account that call for voting or other specific action (including materials relating to legal proceedings intended to be transmitted to holders of the Securities). With respect to any corporate events not listed above, we may (in the absence of an instruction from an Authorized Person within any prescribed deadline) take any action that we consider appropriate under the circumstances, provided that we will not be obligated to take any action with respect to any corporate event or any legal proceedings involving holders of Securities.

Unless you have instructed us otherwise in writing, or unless such release is mandatory or otherwise in accordance with these General Terms, we will not release to issuing companies your name, address, and share positions, in compliance with applicable laws.

You will be solely responsible for compliance with any notification or other requirement of any jurisdiction affecting your beneficial ownership of Property, and we will not be liable for your noncompliance with those requirements.

In some securities markets and cash clearing systems, deliveries of Securities and cash may be reversed under certain circumstances. Accordingly, credits of Securities and/or cash to the Custody Account are provisional and subject to reversal if, in accordance with relevant local law and practice, the delivery of the Securities or cash is reversed.

#### **Appointment as Agent: Authorization**

You appoint us, or our designated Morgan Affiliate, as your agent and authorize us to represent you in every respect, in your name and place, with regard to our acting as your agent pursuant to this Agreement. By way of example, but not by way of limitation, we or the appropriate sub-custodian are authorized to execute endorsements, assignments, or other instruments of conveyance or transfers of Securities or other

Property in the Account and to execute any other documents deemed necessary or desirable and proper in connection with our provision of services under this Agreement. Our signature or that of the appropriate sub-custodian, as well as any and all declarations or other documents, will be fully binding on you, and you will be fully liable for any and all dispositions made by us. This power is coupled with an interest and will survive your disability or incompetence. Our appointment as agent pursuant to this paragraph will not be understood to impose upon us any additional duties not expressly undertaken in this Agreement.

We, in our sole discretion, are also expressly authorized to employ agents and sub-agents in connection with our provision of services under this Agreement and pay reasonable compensation to such agents and sub-agents directly from the Account.

#### **Standing Broker Transactions**

We are authorized to accept and act on all instructions received from JPMS to either receive or deliver Property against payment into or from your Custody Account and to take funds from your Deposit Sweep or Money Market Sweep Account to pay for any transaction, service, or other fee on behalf of JPMS. You agree to assume all risks that may result from any action we take in reliance in good faith on instructions from JPMS. You will not send us separate settlement instructions for your Securities transactions.

We are authorized to receive from or deliver to any broker Securities as specified by the broker through the Depository Trust Company ("DTC") Interactive Institutional Delivery System. We will accept instructions through DTC from any broker and will automatically affirm and settle for your Custody Account each Securities transaction when your broker provides information to us through DTC's Interactive Institutional Delivery System or any other electronic execution, affirmation, confirmation, or delivery system for Securities in common use in the relevant market or markets for any particular instrument that we determine to be appropriate under the circumstances in our sole discretion. In carrying out these transactions, your broker will furnish you with confirmations directly and your broker will be responsible for the accuracy of the trade and any other transaction details.

#### **3. Direct Purchase of JPM Funds or AC Funds**

Subject to applicable law, you may purchase shares directly in one or more JPM Funds or AC Funds. In certain states, however, JPM Funds and AC Funds are available only through JPMS.

Your positions in JPM Funds and AC Funds will appear on your Asset Account statement, and you will not receive a separate statement from any Fund. All cash proceeds of redemptions of JPM Funds or AC Funds will be credited to your Asset Account and transferred to your Sweep. Dividends and capital gains distributions from JPM Funds or AC Funds will be reinvested unless you otherwise notify us at the time of purchase.

#### **4. Banking Services**

If you have selected banking services for your Account, uninvested cash held in the Account can be accessed through use of banking services, including checks, a banking card, electronic banking and funds transfer services. The use of banking services is governed by the Deposit Account Agreement; Appendix: Other Banking Services Relating to Accounts; and Appendix: Asset Account and Deposit Account – Funds Availability Policy Statement. You understand that you must also refer to the Banking Card Agreement you will receive when the Card is delivered to you.

Use of the Banking Card by an Authorized Person, presentation of a check signed by an Authorized Person, and requests for funds transfers will be an instruction to us to redeem shares of your Sweep Fund. We are also authorized to redeem the shares in your Sweep Fund to discharge any

Obligation you owe to us or any Morgan Affiliate, or as required by the prospectus of the applicable Sweep Fund. This authorization extends to your Sweep Fund only, not to other assets held in the Account.

You may elect to transfer funds into or out of your Sweep Fund or cash on deposit by funds transfers, "Payment Orders" (fund transfers NOT governed by the Electronic Fund Transfer Act) or automated clearing house ("ACH") transactions. If you request us to arrange for domestic and/or international fund transfers and related services, you authorize us to accept such funds transfer instructions from you by telephone, tested telex, facsimile transmission, or in writing or other methods upon which we agree, and to receive funds sent to your Account.

#### **5. Line of Credit**

By checking the applicable box for banking services or for a line of credit in the Application, you are requesting us to extend credit to you from time to time as provided for in this Agreement (the "Line of Credit"). You understand that you will have only one Line of Credit, even if you have more than one Custody Account or Brokerage Account. In our sole discretion we will determine your credit limit under your Line of Credit from time to time, which in no event will be greater than the lending value of the Collateral. We have the right to modify the eligibility and lending value of any Collateral in our sole discretion.

JPMCB or another Morgan Affiliate will provide the Line of Credit. The Line of Credit will be extended to, and be an Obligation of, each of the Accountholders (if more than one), and each Accountholder will be jointly and severally liable for the Obligations under this Line of Credit.

The Asset Account statement will show the amounts drawn under your Line of Credit (each, a "Loan"). Subject to the terms of this Agreement, a Loan may be made whenever the cash on deposit and/or Sweep total balance is insufficient to pay an Item, electronic funds transfer (EFT) (as described in the Electronic Funds Transfer Services section of the Deposit Account Agreement) or any other debit. A minimum initial draw amount may be required. You hereby irrevocably authorize us, or our designated Morgan Affiliate, as your attorney-in-fact with full power and authority to effect such borrowing. We may at any time withdraw or modify the Line of Credit and demand repayment of any Loans, without prior notice, even though this may cause Items to be returned unpaid, authorizations for EFTs to be denied, or other debits to be rejected. Each Loan is secured by the Collateral in which you have granted us a security interest as described below.

You agree to repay us ON DEMAND the principal amount of any Loan under your Line of Credit and any related finance charges and other fees and charges in U.S. dollars in same-day funds.

You represent and warrant that you have not requested a Morgan Affiliate to arrange for us to finance your purchase of any Security underwritten or placed by a Morgan Affiliate during the period of underwriting or placement, or for 30 days thereafter, or to provide financing against such a Security as Collateral. You will not use any Loan to purchase shares of a JPM Fund or AC Fund or to purchase or fund capital calls owed in connection with investments in private equity, hedge, or similar funds established, sponsored, advised, managed by, or sold through, a Morgan Affiliate.

#### **Security Interest; Events of Default**

In order to secure the payment when due of any and all Obligations under your Line of Credit, you pledge and grant to us a continuing security interest in the Collateral. This security interest will apply to any Collateral (and proceeds thereof) now or at any time in the future held in or credited to any Account or other accounts maintained for you.

You acknowledge and agree that where we or any other Morgan Affiliate holds Collateral or are a securities intermediary in respect of any Collateral, we each hold the Collateral for yourself and also as agent for all other Morgan Affiliates who are secured parties hereunder pursuant to the Intercompany J.P. Morgan Securities Account Control Agreement among various Morgan Affiliates as amended or restated from time to time. We and other Morgan Affiliates have the right to take any further action necessary to perfect our respective security interests in the Collateral. You agree to execute any documents and take other action as we or any other Morgan Affiliate may reasonably request in order to allow us or any other Morgan Affiliate to perfect rights with respect to the Collateral. You appoint us and any other Morgan Affiliate as your attorney-in-fact to act on your behalf to sign and deliver all documents, and to do all acts as may be required to realize upon all rights in the Collateral. Such power is coupled with an interest and will survive your death or disability.

You agree that we will have full control of the Collateral and that any transfer affecting the Collateral is subject to our approval. Any contrary instruction you give will be of no effect regardless of any action we take. You may substitute collateral as long as it is substantially similar to the Collateral originally held by us, provided, however, we may elect not to accept such substitution. If we do not enforce our rights, we will not be deemed to have waived our rights in the Collateral.

"Event of Default" means your failure to pay (whether on demand or otherwise) or meet any Obligation under the Line of Credit; your failure to observe or perform any provision of this Agreement relating to the Line of Credit; your making any materially incorrect representation, warranty, certification or statement to us or a Morgan Affiliate in connection with the Line of Credit; your failure to provide financial information to us if we request it; your death, incapacity or incompetency; any entity that has Obligations under the Line of Credit is dissolved or ceases activity; a material judgment is entered against you; a bankruptcy, foreclosure or insolvency action or proceeding is brought by or against you; a writ or order of attachment or garnishment is made or issued against any of your Property; or a receiver is appointed for a portion of your Property.

At any time that an Event of Default has occurred we may: liquidate, sell or transfer all or any portion of the Collateral to satisfy your Obligations under the Line of Credit in whatever priority we, in our sole discretion, may lawfully choose; exercise all rights and remedies available to us under applicable law with respect to the Collateral we or any other Morgan Affiliate holds; or, exercise any other rights or remedies available to us pursuant to other agreements or applicable law.

Except for such notice as may be required under applicable law, we may make such sale or transfer without notice to you and sell any Collateral in any public, private, or restricted sale. We or any other Morgan Affiliate may be a purchaser at any sale of Collateral under this section. Each purchaser of any Collateral will receive the Collateral free of any right and claim you may have of whatsoever kind, including any equity of redemption, without your prior written consent which you waive.

In the event that we determine additional Collateral is required to meet any margin maintenance, Collateral or similar requirement with respect to any Obligations secured under this Agreement, we are authorized (but are not obliged) on your behalf to instruct any Morgan Affiliate holding Collateral to transfer Collateral, selected by us in our sole discretion, to your Account, in sufficient amount to meet any such requirements. Similarly, if any Morgan Affiliate instructs us to transfer Collateral from your Account to an Account held with it, we are authorized to do so.

In the event that your Loan Balance on any day exceeds your Line of Credit for any reason, you authorize us to (i) liquidate

sufficient Collateral and/or (ii) debit your Deposit Sweep, (iii) redeem the necessary number of shares of your Money Market Sweep Account, or (iv) redeem the necessary number of shares in other JPM Funds or AC Funds, as we choose in our sole discretion, and to apply the proceeds to bring your Loan Balance within your Line of Credit.

No provision of this Agreement concerning liens or security interests will apply to your Account or the cash, Securities, or Property therein, to the extent that such application would result in an adverse tax consequence to your Account under any provision of the Internal Revenue Code relating to early distribution or withdrawal of assets held in qualified retirement accounts.

You have the power to grant a security interest in the Collateral and you are the sole owner of or have the right to transfer the Collateral to us, free and clear of all other liens or other restrictions. Upon the transfer of Collateral to us, we will have a valid and perfected first priority security interest in the Collateral and the Collateral will be fully marketable by us without any restriction on transferability, voting or dividends or limitations or restrictions relating to holding period, volume, filing or manner of sale, unless we have previously consented in writing to any restriction.

#### **Interest Charges**

You agree to pay interest charges determined as described below, on all Loans or related fees or other charges (collectively, the "Loan Balance") outstanding under your Line of Credit. Interest charges begin to accrue on the day a Loan is made, or a fee or other charge is due, and continue to accrue until the Loan Balance is paid in full.

We will determine the applicable interest charge by applying the Daily Periodic Rate to the Daily Balance of your Line of Credit.

The "Daily Balance" is the beginning balance of a Line of Credit each day plus the amount of any Loans or other debits made during the day minus the amount of any payments or other credits made during the day.

The Daily Periodic Rate and corresponding Annual Percentage Rate are variable rates and therefore may increase or decrease during the billing cycle. The "Daily Periodic Rate" will be equal to the applicable interest rate divided by 360. The applicable interest rate is the rate of interest announced by JPMCB from time to time as our Line of Credit Borrowing Rate (the "Borrowing Rate") in the list of current rates that we have separately provided to you. The corresponding "Annual Percentage Rate" is the Daily Periodic Rate multiplied by 365.

The Daily Periodic Rate and corresponding Annual Percentage Rate increase when the Borrowing Rate increases and decrease when the Borrowing Rate decreases. An increase in the Daily Periodic Rate and corresponding Annual Percentage Rate means you pay a larger interest charge. A decrease in the Daily Periodic Rate and corresponding Annual Percentage Rate means you pay a smaller interest charge. There is no limit on the amount by which the Daily Periodic Rate and corresponding Annual Percentage Rate may change at any one time or over the life of the Line of Credit. If the Borrowing Rate changes, the Daily Periodic Rate and corresponding Annual Percentage Rate will be increased or decreased on the effective date of such change in the Borrowing Rate. The new Daily Periodic Rate will be applied to the Daily Balance beginning on that day. The current Borrowing Rate schedule will be provided to you upon request.

If you fail to pay any Obligation when demanded or due or there is an Event of Default under the Line of Credit, you agree to pay an interest charge at two percentage points (2%) above the applicable rate that would otherwise be in effect.

Without prejudice to your obligation to make payment on demand, you agree to pay all of your interest charges on the first Business Day of each month. Such amount will automatically be paid from your Deposit Sweep or Money Market Sweep Account to the extent there are sufficient available funds. In the event the total balance is insufficient, you agree to pay such interest charges from other sources upon our demand.

Your Line of Credit shall be governed by federal law applicable to JPMCB and the law of the state identified in the address of the account owner in the Application.

**Billing Rights: Keep This Document For Future Use. The following sections tell you about your rights and our responsibilities under the Fair Credit Billing Act.**

**What to Do If You Find a Mistake on Your Statement**  
If you think there is an error on your Asset Account statement relating to your Line of Credit, you will send us a letter to:

JPMorgan Chase Bank, N.A.  
500 Stanton Christiana Road, 1/OP53  
Newark, DE 19713-2107

In your letter, you will give us the following information:

- **Account information:** Your name and Asset Account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least three business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing (or electronically). You may telephone us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

**What Will Happen After We Receive Your Letter**

When we receive your letter, we must do two things:

- Within 30 days of receiving your letter, we must tell you that we received your letter. We must also tell you if we have already corrected the error.
- Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the statement was correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your Asset Account statement is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your statement. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your Asset Account statement is correct.

## **AGREEMENTS FOR ACCOUNTS AND SERVICES OFFERED THROUGH J.P. MORGAN SECURITIES LLC AND J.P. MORGAN ENTITIES**

The parties to the agreements set forth below shall consist of the client and J.P. Morgan Securities LLC, its successor firms, present and future direct or indirect subsidiaries, affiliates and assigns with which the client transacts securities brokerage business. (Each affiliate is referred to as a "J.P. Morgan entity" and all J.P. Morgan entities together with J.P. Morgan Securities LLC are referred to collectively as "J.P. Morgan").

JPMS obligations and the Securities sold, offered, or recommended by JPMS are not deposits and are not insured by the Federal Deposit Insurance Corporation ("FDIC"). JPMS is not a bank and is a separate legal entity from JPMorgan Chase Bank, N.A. ("JPMCB") and all other Morgan Affiliates. The obligations of JPMS are not obligations of JPMCB or any other Morgan Affiliate (unless explicitly stated otherwise), and neither JPMCB nor any other Morgan Affiliate is responsible for Securities sold, offered, or recommended by JPMS. JPMCB and other Morgan Affiliates may be lenders to issuers of Securities that JPMS underwrites, in which case proceeds of offerings underwritten by JPMS may be used for the repayment of such loans. The disclosure documents relating to particular Securities will discuss any such lending relationships.

Brokerage Accounts will be subject to the Brokerage Account Agreement below. Margin Accounts will be subject to the Margin Account Agreement (which incorporates the terms of the Brokerage Account Agreement).

### **BROKERAGE ACCOUNT AGREEMENT**

#### **1. Nature of Services**

(a) A J.P. Morgan entity will execute transactions accepted by it and/or will provide such other clearance, settlement and custody services in connection with the maintenance of the client's Account(s) at J.P. Morgan.

(b) All investments executed through a J.P. Morgan Brokerage Account are made upon the client's sole discretion, risk and responsibility. J.P. Morgan may choose to contact clients about investment opportunities J.P. Morgan believes may be of interest to a client, but J.P. Morgan is not obliged to provide the client with any financial, market or investment information, nor advice or oversight with respect to asset allocation. J.P. Morgan personnel do not take discretion over any client Accounts, although the client may obtain such advice and services from JPMCB under separate agreements.

(c) Any J.P. Morgan entity that is a party to this Agreement is acting as a broker-dealer and/or custodian, and not as (1) an investment adviser under the Investment Advisers Act of 1940, or (2) a "fiduciary" as defined in Section 3(21) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA") or Section 4975 of the Internal Revenue Code of 1986, as amended ("Code"), with respect to the

client's Account(s) under this Agreement. Brokerage activities are regulated under different laws and rules than advisory activities and generally do not give rise to the fiduciary duties that an investment adviser has to its clients. When acting in a brokerage capacity, J.P. Morgan has a duty to deal fairly with brokerage clients but may face certain conflicts of interest and as such, J.P. Morgan's interests may differ from those of its clients. Neither J.P. Morgan nor its employees are authorized to provide, and shall not provide, legal, estate planning, tax or accounting advice or services and the client will not solicit or rely upon any such advice from them whether in connection with transactions in any of the client's Accounts or otherwise. The client has consulted or will consult with the client's own technical, legal, regulatory, tax, business, investment, financial and accounting advisors to the extent the client deems necessary in determining the investment and trading strategy appropriate for the client and the appropriateness of each transaction.

J.P. Morgan assumes no responsibility for the accuracy and completeness of or the performance or outcome or tax consequences of any investment made by the client as a result of receiving information from J.P. Morgan, and J.P. Morgan has no obligation to update the information or recommendation provided. J.P. Morgan's recommendation does not imply any endorsement or guarantee.

(d) J.P. Morgan shall not be obligated to take any action or render any advice with respect to the voting of proxies related to issues of securities held in a client's Account(s). Further, there may be instances when the client may not be able to exercise voting or other rights of ownership. The J.P. Morgan entity that acts as custodian for the Account will forward all proxies received by it, including proxy solicitation material and other related material, including interim reports, annual reports and other issuer mailings to the client and the client is responsible for providing such J.P. Morgan entity with any applicable instructions or directions contemplated by such communications.

(e) In addition to retaining the sole responsibility for investment decisions and shareholder actions, the client is responsible for knowing the rights and terms of all securities in the client's Brokerage Account, specifically including valuable rights that may expire unless the client takes action. This includes, but is not limited to, warrants, stock rights, convertible securities, bonds, and securities subject to a tender or exchange offer. J.P. Morgan has no obligation to notify the client of any upcoming expiration or redemption dates, or, except as required by applicable law or regulation, to take any action on the client's behalf without specific instructions from the client.

(f) Unless the client has instructed J.P. Morgan otherwise in writing, or such release is mandatory, J.P. Morgan is authorized to release to issuing companies the client's name, address, and share positions, in compliance with applicable laws.

## **2. Satisfaction of Liabilities; Security Interest and Lien**

(a) The client agrees to satisfy each and every obligation or liability owed to J.P. Morgan (such obligations or liabilities, whether fixed, matured, unmatured, liquidated, unliquidated or contingent, "Obligations") when due, including without limitation, to pay any debit balance in any Account and any costs described in this Agreement and in the event of a sell or redemption order by the client, to deliver the applicable security in good deliverable form no later than the deadline set by J.P. Morgan if the applicable security is not credited to an Account at the time such order is placed or settled.

(b) To secure the payment and performance of Obligations to each J.P. Morgan entity providing products or services to the client pursuant to this Agreement, the client hereby grants each such J.P. Morgan entity a lien on and a valid and first priority, perfected, continuing security interest in the following: (i) all property, including all investment property, held, carried or controlled by or through any J.P. Morgan entity in which J.P. Morgan presently has or in which the

client acquires an interest in the future, including all property in each Account in the client's name, (ii) any and all rights, claims or causes of action the client may now or hereafter have against any J.P. Morgan entity and (iii) all proceeds of or distributions on the foregoing (collectively (i) through (iii) are referred to in this Agreement as "Collateral"). Each item of property, including Investment Property, a Security, a general intangible, contract rights, an Instrument and cash, held in or credited to any Securities Account at a Securities Intermediary shall be treated as a Financial Asset. All undefined terms in the preceding sentence shall have the meanings ascribed to them in the New York Uniform Commercial Code ("NYUCC"), as in effect from time to time.

(c) Any Collateral held by a J.P. Morgan entity is held by such J.P. Morgan entity as agent and bailee for itself and all other J.P. Morgan entities. Each J.P. Morgan entity holding Collateral shall, without the client's further consent, comply with (i) entitlement orders or instructions from a J.P. Morgan entity with respect to the Collateral and (ii) if such J.P. Morgan entity holding Collateral is a commodity intermediary, any instructions to such J.P. Morgan entity from another J.P. Morgan entity to apply any value distributed on account of a commodity contract. Additionally, each J.P. Morgan entity holding Collateral has the right, in its sole discretion, (i) to decline to enter into control agreements with third parties and (ii) to decline to comply with (a) any entitlement order or instruction from the client or a third party with respect to the Collateral and (b) any instruction from the client to apply any value on account of any commodity contract, if a J.P. Morgan entity requests that such order or instruction not be complied with in order to maintain security for the payment and performance of the client's Obligations to it. Further, each J.P. Morgan entity is authorized, at any time and without notice to the client, to transfer Collateral from any Account to any account of an obligor for which J.P. Morgan has provided a guarantee within such J.P. Morgan entity and/or at any other J.P. Morgan entity to collateralize or satisfy any Obligations of such obligor. The client agrees that the actions of a J.P. Morgan entity in declining to comply with orders or instructions as allowed in this Section 2(c) satisfies any duties J.P. Morgan may have under the NYUCC.

(d) The client agrees that the client's execution of this Agreement shall constitute notice to each J.P. Morgan entity of the security interest the client has granted to each other J.P. Morgan entity herein, and each J.P. Morgan entity holding Collateral is on notice of the security interest granted to each other J.P. Morgan entity.

(e) The reasonable costs and expenses of collection of any such indebtedness or debit balance, including but not limited to attorneys' fees and expenses, shall be payable by the client to J.P. Morgan.

(f) In order to secure the payment and performance of any of the client's outstanding Obligations to any J.P. Morgan entity, J.P. Morgan may, to the fullest extent permitted by law, without prior notice to the client use, apply or transfer Collateral as it determines. Unless otherwise agreed in writing, J.P. Morgan may register and hold Collateral in its name or the name of its designee.

(g) The client appoints J.P. Morgan with full power as the client's true and lawful attorney in fact, to the fullest extent permitted by law, for the purpose of perfecting the security interest granted in this Agreement and taking any action and executing any instrument that J.P. Morgan deems necessary or advisable to accomplish the purposes of this Agreement.

## **3. Restrictions on Trading**

In its sole discretion, J.P. Morgan may prohibit or restrict trading in a Brokerage Account. The client shall nevertheless remain liable for all of the client's Obligations to J.P. Morgan under this Agreement or otherwise.

#### **4. Representations and Warranties**

The client hereby represents and warrants to J.P. Morgan that: (i) no other party has an interest or shall have an interest in the Property or Collateral unless J.P. Morgan has consented in writing to the other party's interest; (ii) the client has the right to pledge and assign Collateral to J.P. Morgan; (iii) except as the client may have informed or may from time to time inform J.P. Morgan in writing, the client is not an affiliate (as defined in Rule 144(a)(1) under the Securities Act of 1933) of the issuer of any Security held in a Margin Account; (iv) since the date of the client's most recent audited or unaudited financial statements (if any) there has been no material adverse change in the client's business, financial condition, results of operations or prospects; (v) the client has not taken or failed to take, and shall not take any action or fail to take, any action with respect to an Account(s) that would result in a non-exempt prohibited transaction under ERISA, the Code or any applicable state, local or non-U.S. law that is similar to the provisions of Section 406 of ERISA or Section 4975 of the Code; and (vi) all of the client's other representations made in the Account application and under the General Terms and Brokerage Account Agreement continue to be true.

#### **5. Confirmation Reports and Account Statements**

Confirmation reports of transactions shall be conclusive if not objected to in writing by the client within the shorter of (i) the applicable settlement cycle of the subject transactions or (ii) three (3) business days after such documents have been transmitted to the client by mail or otherwise. Statements of Account(s) shall be conclusive if not objected to in writing by the client within thirty (30) Business Days after transmission. In all cases, J.P. Morgan reserves the right to challenge a client's objections.

#### **6. Service Fees; Taxes**

(a) J.P. Morgan may charge Brokerage Accounts for brokerage commissions, mark-ups, inactivity fees (if applicable) and other fees for the maintenance of Account(s), the execution of transactions, fails, buy-ins, and currency conversions, and for furnishing other services to the client (collectively, "Service Fees"). Service Fees may be implemented or increased from time to time.

(b) The client will be responsible for and pay any applicable value added tax and such other taxes, duties and fees applicable to activities in the client's Account(s). Amounts owed to J.P. Morgan shall not be affected by any taxes, duties or other amounts J.P. Morgan may owe to any third party. If the client is required by law to make any deduction or withholding from any payment due to J.P. Morgan, the client shall pay to J.P. Morgan simultaneously with making such payment an additional amount as may be necessary in order for the total amount received by J.P. Morgan after all deductions and withholdings to be equal to the amount which J.P. Morgan would have received had no deduction or withholding been made. Any and all taxes, including any interest and penalties with respect thereto, which may be levied or assessed under present or future laws upon or in respect to the client's Account(s), activities or upon or in respect of income thereof shall be paid by the client. All Service Fees, charges, expenses, disbursements and taxes as described above may be deducted by J.P. Morgan from the client's Account(s).

#### **7. Payments to J.P. Morgan**

J.P. Morgan may receive payments or other remuneration from the advisers, distributors or other affiliates of certain of the mutual funds available through J.P. Morgan. Such payments or remuneration are for administrative, technological or other services provided in connection with fund Accounts and generally are calculated based on the amount of assets held in the Accounts. Such payments or other remuneration are in addition to shareholder servicing and distribution fees that J.P. Morgan may receive. Funds whose affiliates do not make

payments to J.P. Morgan, including funds that may provide a higher or lower return, may be available to clients. Further, in certain instances, J.P. Morgan may be paid both by clients and certain other third parties who compensate J.P. Morgan based upon what clients purchase and J.P. Morgan's profits and compensation may vary by product and over time.

#### **8. Control or Restricted Securities**

The client hereby agrees, prior to placing an order with J.P. Morgan, to inform J.P. Morgan if the securities are restricted or control securities and subject to: Rule 144, 144A, 145 or 701 of the Securities Act of 1933 ("Securities Act"); an effective registration statement; and/or any contractual limitation. The client understands and agrees that J.P. Morgan may not execute any orders regarding restricted or control securities until J.P. Morgan has conducted its due diligence surrounding the transaction and may in its sole discretion decline to execute the order until the securities have cleared legal transfer. The client further agrees to provide, without cost to J.P. Morgan, all documentation required by J.P. Morgan to complete the order, including, but not limited to, any required forms, representation letters, opinions of seller's counsel and transfer documentation and authorizes J.P. Morgan to communicate with the issuer of the restricted or control securities, its attorneys and its transfer agent in connection with the client's transaction. Furthermore, the client acknowledges and agrees that there may be time delays in connection with the due diligence process, the execution of the order and the processing of the transaction and further acknowledges and agrees that the proceeds of the transactions may not be paid until the securities have been transferred into street name and delivered, free of restrictive legend and stop transfer instruction. J.P. Morgan shall not be liable for any losses, direct or indirect, that may have been caused by such delays.

#### **9. Short and Long Sales**

Short sales must be executed in a Margin Account. In placing any sell order for a long Account, the client will designate the order as such and hereby authorizes J.P. Morgan to mark the order as being "long." The designation by the client of a sell order as being for a long Account shall constitute a representation by the client that the client owns the security with respect to which the sell order has been placed, that such security may be sold without restriction in the open market and that, if J.P. Morgan does not have the security in its possession at the time the client places the sell order, the client shall deliver the security by settlement date in good deliverable form and if the client fails to deliver as such, J.P. Morgan is authorized (but is not required to) to borrow, purchase, or otherwise acquire the security in order to make delivery. The client shall be liable to J.P. Morgan for any losses and expenses it may incur or sustain as a result of the client's failure to make delivery on a timely basis and for any loss, expense, premium and other costs incurred in connection with borrowing, purchase or acquisition of the required securities.

#### **10. Obligations Upon Termination**

Upon termination of this Agreement or the closing of the client's Account(s), the client will be responsible for issuing instructions in writing with regard to the assets held in the Account(s). Unless and until J.P. Morgan receives such instructions, it will be under no obligation to take any action with regard to the Securities and Property in the Accounts. The client agrees to be responsible for any transaction costs associated with the client's instructions, including commissions and related costs.

#### **THE FOLLOWING SECTION REGARDING ARBITRATION APPLIES ONLY TO BROKERAGE AND MARGIN ACCOUNTS WITH A J.P. MORGAN ENTITY**

#### **11. Arbitration; Consent to Jurisdiction; Service of Process**

(a) THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION



CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT THE PARTIES AGREE AS FOLLOWS:

- ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY, EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED.
- ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.
- THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.
- THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD, UNLESS, IN AN ELIGIBLE CASE, A JOINT REQUEST FOR AN EXPLAINED DECISION HAS BEEN SUBMITTED BY ALL PARTIES TO THE PANEL AT LEAST 20 DAYS PRIOR TO THE FIRST SCHEDULED HEARING DATE.
- THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.
- THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION. IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.
- THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.
- NO PERSON SHALL BRING A PUTATIVE OR CERTIFIED CLASS ACTION TO ARBITRATION, NOR SEEK TO ENFORCE ANY PRE DISPUTE ARBITRATION AGREEMENT AGAINST ANY PERSON WHO HAS INITIATED IN COURT A PUTATIVE CLASS ACTION OR WHO IS A MEMBER OF A PUTATIVE CLASS WHO HAS NOT OPTED OUT OF THE CLASS WITH RESPECT TO ANY CLAIMS ENCOMPASSED BY THE PUTATIVE CLASS ACTION UNTIL:
  - i) THE CLASS CERTIFICATION IS DENIED;
  - ii) THE CLASS IS DECERTIFIED; OR
  - iii) THE CLIENT IS EXCLUDED FROM THE CLASS BY THE COURT. SUCH FORBEARANCE TO ENFORCE AN AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OF ANY RIGHTS UNDER THIS AGREEMENT EXCEPT TO THE EXTENT STATED HEREIN.
- BY ENTERING INTO THIS AGREEMENT THE CLIENT AND J.P. MORGAN AGREE THAT CONTROVERSIES ARISING UNDER OR RELATING TO THIS AGREEMENT OR ANY ACTIVITY BETWEEN THE CLIENT AND J.P. MORGAN, ITS PREDECESSORS, AND ANY OF THEIR RESPECTIVE SUCCESSORS, ASSIGNS, AND ANY OF THEIR, DIRECTORS, EMPLOYEES, AND ANY OTHER CONTROL PERSONS AND ANY OF THEIR AGENTS, WHETHER ARISING PRIOR TO, ON OR SUBSEQUENT TO THE DATE HEREOF, SHALL BE DETERMINED BY ARBITRATION AND IN ACCORDANCE WITH THE RULES OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC. ("FINRA") BEFORE AN ARBITRATION PANEL APPOINTED BY FINRA IN ACCORDANCE WITH ITS RULES, AND SUCH HEARING OR HEARINGS SHALL BE CONDUCTED IN A LOCALE SELECTED BY FINRA. THE AWARD OF THE ARBITRATORS, OR OF THE MAJORITY OF THEM, SHALL BE FINAL, AND JUDGMENT UPON THE AWARD RENDERED MAY BE ENTERED IN ANY COURT, STATE OR FEDERAL, HAVING JURISDICTION.

(b) Notwithstanding the provisions of subparagraph (a) above, either party may, at any time prior to the initial arbitration hearing pertaining to such dispute or controversy, seek by application to the U.S. District Court for the Southern District of New York or the Supreme Court of the State of New York for the County of New York any such temporary or provisional relief or remedy ("Provisional Remedy") provided for by the laws of the U.S. or the laws of the State of New York as would be available in an action based upon such dispute or controversy in the absence of an agreement to arbitrate. The parties acknowledge and agree that it is their intention to have any such application for a Provisional

Remedy decided by the Court to which it is made and that such application shall not be referred to or settled by arbitration. No such application to either said Court for a Provisional Remedy, nor any act or conduct by either party in furtherance of or in opposition to such application, shall constitute a relinquishment or waiver of any right to have the underlying dispute or controversy with respect to which such application is made settled by arbitration in accordance with subparagraph (a) above.

(c) With respect to any application for a Provisional Remedy and any application for judgment on an arbitration award, each party irrevocably (i) submits to the jurisdiction of the U.S. District Court for the Southern District of New York or the Supreme Court of the State of New York for the County of New York, (ii) waives any objection which it may have at any time to the laying of venue of any proceedings brought in any such court, waives any claim that such proceedings have been brought in an inconvenient forum and further waives the right to object, with respect to such proceedings, that such court does not have any jurisdiction over such party, and (iii) consents to service of process by certified mail, return receipt requested, to the address provided for herein.

(d) The client hereby agrees to receive service of process in connection with any legal matters or actions or proceedings based upon, arising out of or relating in any way to this Agreement by confirmed, return-receipt requested mail and that delivery shall be presumed if such service is mailed to the address maintained by J.P. Morgan in its records.

(e) The client agrees that in any arbitration proceeding with J.P. Morgan, the arbitrators shall be bound by, and obligated to follow, the substantive law of the State of New York and of the United States regardless of where the agreement was executed, except to the extent that such laws would permit the arbitrators to disregard the substantive laws of the State of New York and the United States.

(f) The client agrees that the terms of any settlement or any award determined by arbitration shall be confidential and shall not be disclosed by the client, the client's attorneys or the client's representatives under any circumstances unless required by applicable law, judicial proceeding, or self-regulatory organization rule or order.

(g) This arbitration provision may be waived only with the written agreement of J.P. Morgan.

## 12. Severability

If and to the extent any term or provision herein is or should become invalid or unenforceable, then (i) the remaining terms and provisions hereof shall be unimpaired and remain in full force and effect and (ii) the invalid or unenforceable provision or term shall be replaced by a term or provision that is valid and enforceable and that comes closest to expressing the intention of such invalid or unenforceable term or provision.

## 13. Affiliations

If the client is a natural person, the client represents that unless the client has notified J.P. Morgan to the contrary, neither the client nor any member of the client's immediate family is: (i) an employee or member of any exchange, (ii) an employee or member of FINRA, (iii) an employee of any corporation or firm engaged in the business of dealing, as broker or principal, in securities, options or futures or (iv) an employee of any bank, trust company or insurance company. Persons signing on behalf of others should indicate the titles or capacities in which they are signing. If any of the foregoing information changes, the client agrees to notify J.P. Morgan promptly. If the client is required to obtain his or her employer's consent before opening a securities account, the client has obtained such consent.



#### 14. Custody

Unless the client specifies otherwise, JPMCB will act as custodian of the Property in all brokerage Accounts in accordance with the provisions relating to the Custody Account in the Asset Account Agreement.

#### 15. Prohibition Against Trading Ahead of Customer Orders

FINRA Rule 5320 generally prohibits member firms that accept and hold orders for equity securities from trading those securities for their own account at a price that would satisfy the underlying orders, unless the member immediately thereafter executes the underlying orders at the same or better price than it traded for its own account. Described below are certain exceptions to the Rule and an explanation of how J.P. Morgan will handle those exceptions. Please note that consistent with regulatory guidance, not-held orders are outside the scope of the Rule.

Large orders (orders of 10,000 or more shares with a total value of \$100,000 or more) and orders executed on behalf of institutional accounts are excepted from the requirements of Rule 5320. JPMS will generally work such orders in accordance with customer instructions. While working such orders, JPMS may trade for its own account at prices that would satisfy the customer order. Clients who wish to opt in to the Rule 5320 protections in regards to large orders or orders executed on behalf of institutional accounts should contact their J.P. Morgan representative.

In addition, if a firm implements and utilizes an effective system of internal controls, Rule 5320 permits the respective separate units to trade independent of one another for purposes of the Rule. JPMS maintains Rule 5320 internal controls known as information barriers between its trading units. The information barriers are designed to prevent one trading unit from having knowledge of customer orders held by a different trading unit. With these barriers in place, one trading unit may hold a customer order while another trading unit, including the market making trading unit, executes an order for a firm account that would satisfy the customer order.

Clients with questions should contact their J.P. Morgan representative.

#### 16. SEC Rule 13h-1 Large Trader

A Large Trader is, among other definitions, a person who directly, or indirectly through the control of another person, exercises investment discretion over one or more accounts which trade equities and/or listed options in an aggregate amount that equals or exceeds 2 million shares or \$20 million fair market value during any calendar day; or equals or exceeds 20 million shares or \$200 million fair market value over any calendar month. If you or another person exercising investment discretion over your accounts with J.P. Morgan is a Large Trader, you are required to complete an SEC Form 13H application and submit it to the SEC. If you or another person exercising investment discretion over your accounts with J.P. Morgan have been assigned a Large Trader ID (LTID) by the SEC or are assigned one in the future, it is your responsibility to provide the appropriate LTID information to J.P. Morgan so that your account information can be updated accordingly.

#### MARGIN DISCLOSURE STATEMENT

This Margin Agreement provides some basic facts about purchasing Securities on margin and will alert the client to certain risks involved with trading Securities in a Margin Account. Before trading Securities in a Margin Account, the client will fully review all terms and conditions of this Margin Agreement and the client will consult J.P. Morgan regarding any questions or concerns the client has about the Margin Account.

When the client purchases Securities, the client may pay for Securities in full unless the client borrows part of the

purchase price from J.P. Morgan through a Margin Account. The Securities purchased are J.P. Morgan's Collateral for the loan extended to the client. If the Securities in the Account decline in value, so does the value of the Collateral supporting the loan and, as a result, J.P. Morgan can take action, including issuing a margin call and/or selling Securities or other assets in any of the client's Accounts, in order to maintain the required ratio of debt to equity in the Account.

The client fully understands the risks of trading Securities on margin, which are heightened over purchasing them in full with the client's own existing funds. These risks include, but are not limited to, the following:

- **The client can lose more funds than the client deposits in the Margin Account.** A decline in the value of Securities that are purchased on margin may require that the client provide additional funds to avoid the forced sale of those Securities or other Securities or assets in the client's Accounts.
- **J.P. Morgan can force the sale of Securities or other assets in the client's Accounts.** If the equity in an Account falls below the margin requirements or J.P. Morgan's higher "house" requirements, J.P. Morgan can sell the Securities or other assets in the Accounts to cover the margin deficiency. The client will also be responsible for any shortfall in the Account after such a sale.
- **J.P. Morgan is not required to contact the client for a margin call to be valid, and J.P. Morgan may liquidate Securities or other assets in Accounts to meet the margin call without contacting the client first or obtaining the client's permission.** J.P. Morgan may take all necessary steps to protect its financial interests, including immediately liquidating Securities or other assets without prior notice to the client and without the client's consent.
- **Because the Securities are collateral for the margin loan, the client is not entitled to choose which Securities or other assets in the Accounts will be liquidated or sold to meet a margin call.** J.P. Morgan has the sole right to decide which Securities and assets to sell in order to protect its interests.
- **J.P. Morgan can increase its "house" maintenance margin requirements at any time and is not required to provide to the client advance notice, in writing or otherwise.** These changes in J.P. Morgan's policy often take effect immediately and may result in the issuance of a maintenance margin call. The client's failure to satisfy the call may result in the liquidation or sale of Securities in the client's Accounts.
- **The client is not entitled to an extension of time on a margin call.** While an extension of time to meet margin requirements may be available to clients under certain circumstances and at J.P. Morgan's sole discretion, a client does not have the right to an extension.

#### MARGIN ACCOUNT AGREEMENT

##### 1. Margin and Other Collateral Requirements

The client agrees (i) to deposit and maintain such margin in the client's margin Account(s) as J.P. Morgan may in its sole discretion require; (ii) to pay on demand any debit balance owing with respect to any of the client's margin Account(s); (iii) that margin calls may be communicated orally, without subsequent written confirmation; (iv) to deposit promptly and maintain such other Collateral with J.P. Morgan as is required by applicable law or regulation or by J.P. Morgan under this Agreement or any other agreement; and (v) that no demands, calls, tenders or notices that J.P. Morgan may have made or given in the past shall obligate J.P. Morgan to make or give the same in the future.

## **2. Breach, Bankruptcy or Default; Remedies**

(a) Each J.P. Morgan entity may elect to consider the client in default of any or all agreements the client may then have with it if: (i) the client does not pay any liability or perform any Obligation to any J.P. Morgan entity by the time the client is obligated to do so; (ii) the client otherwise breaches, repudiates or defaults under this Agreement or any other agreement the client may have with any J.P. Morgan entity; (iii) the client commences a proceeding in bankruptcy or insolvency or one is commenced against the client; (iv) any guarantor, co signer or other party (a "Responsible Party") liable for or providing security for the client's Obligations to any J.P. Morgan entity defaults in its obligation to J.P. Morgan or commences a proceeding in bankruptcy or insolvency or one is commenced against it; (v) an attachment is made against the client or a Responsible Party's Account(s) with any J.P. Morgan entity; (vi) a receiver is appointed with respect to the client, any of assets of the client or the assets of a Responsible Party; (vii) if the client is a natural person, the client dies or becomes incompetent, and if the client is an entity, the client merges, liquidates or dissolves; or (viii) an event, circumstance or condition occurs that, in J.P. Morgan's judgment, materially impairs the client's creditworthiness, ability to timely perform Obligations to J.P. Morgan or otherwise causes J.P. Morgan to view itself as insecure. The occurrence of any of the foregoing is referred to as an "Event of Default."

(b) Upon the election by J.P. Morgan to consider the client in default, each J.P. Morgan entity shall have all of the rights and remedies of a secured party upon default under the NYUCC and other applicable laws and may, without notice to the client among other things, (i) in whole or in part, accelerate, cancel, terminate, liquidate or otherwise close out this Agreement in accordance with the terms of this Agreement and (ii) foreclose, collect, sell or otherwise liquidate any Collateral a J.P. Morgan entity selects in its sole discretion, in any order and at any time, and apply, in a manner determined by J.P. Morgan in its sole discretion, the proceeds to satisfy any of the client's Obligations to any J.P. Morgan entity and (iii) buy any property that may have been sold short and (iv) retain any Collateral and (v) set-off, net, and/or recoup a J.P. Morgan entity's obligation to the client against any of the client's Obligations to any J.P. Morgan entity, and the client's Obligations to a J.P. Morgan entity shall be deemed performed and discharged to the extent any J.P. Morgan entity has effected a valid and unavoidable set-off, netting or recoupment, and the client expressly waives any requirement of mutuality to allow one J.P. Morgan entity to set-off, net or recoup any Obligation owed by the client to a J.P. Morgan entity against any obligation of a different J.P. Morgan entity to the client and (vi) calculate any obligation due to the client by first deducting any Obligation that the client owes to any J.P. Morgan entity before determining the final amount of any such obligation and (vii) in each J.P. Morgan entity's discretion, convert at the client's expense any Obligation from one currency into another currency at such rates as J.P. Morgan shall determine and (viii) take any other action permitted by law or in equity to protect, preserve or enforce J.P. Morgan's rights or to reduce any risk to J.P. Morgan of loss or delay, including entering into hedging transactions for the client's Account(s) and risk.

(c) At any sale of Collateral or other sale or purchase permitted hereunder or otherwise, J.P. Morgan may sell or purchase to or from itself or third parties, and the client hereby acknowledges and agrees that the securities subject to such sale or purchase are instruments traded in a recognized market. The client will pay each J.P. Morgan entity for any losses and costs incurred by J.P. Morgan as a result of any default by the client. The client waives marshalling of assets and any similar doctrine dealing with the application of Collateral. J.P. Morgan's rights and remedies hereunder are cumulative and are in addition to any other rights and remedies available at law or in equity.

## **3. Short Sales**

The client will designate any short sales as such and hereby authorizes J.P. Morgan to mark the order as being "short" or "short exempt." Short sales are margin transactions and must be conducted in a Margin Account. Short sale transactions are subject to certain regulatory rules and cannot be executed under certain market conditions. J.P. Morgan does not guarantee that it will be able to locate Securities to facilitate a short sale. J.P. Morgan may, in its discretion and without notice to the client, "buy in" Securities to cover any short security position in the client's Margin Account. If the client is unable to cover a short security position (either through delivery of the Security or through J.P. Morgan "buying in" the Security) in enough time for J.P. Morgan to deliver the Security to its lender (to whom J.P. Morgan is obligated), the client agrees to reimburse J.P. Morgan for the losses J.P. Morgan sustains as a result of the client's failure to cover.

## **4. Special Charges for Short Sales In Hard-To-Borrow Securities**

With respect to any short sale transactions in securities that are or become hard-to-borrow, the client's Account(s) also may be charged an amount equal to the sum of (i) the costs and expenses incurred by J.P. Morgan and (ii) a Service Fee in connection with the establishment and/or maintenance of the client's short positions in that security (together, "Short Sale Charges"). A security is or becomes hard-to-borrow when increased short selling in that security in the market causes an increase in demand to borrow the security, which in turn causes an increase in the cost and expense to J.P. Morgan in establishing and/or maintaining a short position in such security for the client's Account(s). Short Sale Charges may be disclosed to the client at the time a short position is established or may be imposed or increased from time to time in light of changing market conditions and the client agrees to pay such Short Sale Charges at J.P. Morgan's then-prevailing rates.

## **THE FOLLOWING SECTIONS REGARDING THE LOAN, PLEDGE OR USE OF SECURITIES AND FREE CREDIT BALANCES APPLY ONLY TO MARGIN ACCOUNTS WITH A J.P. MORGAN ENTITY AND NOT TO ANY OTHER ACCOUNT**

## **5. Consent to Loan, Pledge or Use Securities in Margin Accounts**

(a) To the greatest extent permitted under Applicable Laws, the client hereby authorizes J.P. Morgan to lend either to itself or to others and to otherwise use, sell or pledge any securities held by J.P. Morgan in any of the client's Margin Account(s), to convey therewith all attendant rights of ownership (including voting rights) and to use all such property as Collateral for J.P. Morgan's general loans and/or other obligations or with respect to repurchase transactions. Any such property, together with all attendant rights of ownership, may be pledged, repledged, sold, hypothecated, rehypothecated, become subject to a repurchase transaction either separately or in common with other property for any amounts due to J.P. Morgan thereon, and for a greater sum than, and for periods longer than, any Obligation that the client owes to J.P. Morgan, and J.P. Morgan shall have no obligation to retain a like amount of similar property in its possession and control. The client hereby acknowledges that, as a result of such activities, (i) J.P. Morgan may receive and retain certain benefits to which the client will not be entitled and (ii) the securities in a margin Account(s) may be used as Collateral by J.P. Morgan for loans made to it in excess of the client's indebtedness to J.P. Morgan.

(b) In certain circumstances, such loans or other use may limit, in whole or in part, the client's ability to receive dividends directly from the issuing company and/or the client's right to exercise voting and other attendant rights of ownership with respect to the loaned, sold or pledged securities. Such circumstances include, but are not limited to, loans of securities that the client

owns in margin Account(s) that continue over record dates for voting purposes and ex-dividend dates for dividend distributions. Record dates and ex-dividend dates are declared by the issuing company. If J.P. Morgan does not receive dividends directly from the company, the client may receive payments-in-lieu of dividends which may cause the client to lose the benefit of the preferential tax treatment accorded to dividends.

#### 6. Free Credit Balances

The client hereby authorizes J.P. Morgan to use any free credit balance in any of the client's Margin Account(s) in accordance with all applicable laws and to pay interest thereon at such rate or rates and under such conditions as are established from time to time by J.P. Morgan for such Margin Account(s) and for the amounts of cash so used. In accordance with applicable regulations, free credit balances are carried in clients' Margin Accounts pending, and with a view towards, reinvestment. J.P. Morgan may determine not to pay interest on free credit balances (i) representing either uncollected funds (i.e., any deposited non-cash items (e.g., checks) for which J.P. Morgan has not yet received credit) or funds that is deposited and subsequently withdrawn prior to the expiration of the minimum time period required by J.P. Morgan, or (ii) where prohibited by applicable law.

#### 7. Custody

A J.P. Morgan entity will act as custodian of all Collateral and/ or Property held pursuant to this Margin Account Agreement.

#### 8. General Terms; Definitions

This Agreement is subject to the General Terms for Accounts and Services (the "General Terms") and to the terms and conditions, including, without limitation, those pertaining to arbitration, contained in the Brokerage Account Agreement (other than terms pertaining to custody). References to the Brokerage Account shall be deemed to be references to the Margin Account and references to the Brokerage Account Agreement shall be deemed to be references to this Agreement.

Capitalized terms not defined in this Agreement have the meanings given to them in the General Terms and the Brokerage Account Agreement. To the extent there are any conflicts between the General Terms and the terms of this Agreement or between the Brokerage Account Agreement and this Agreement, this Agreement will prevail.

#### DISCLOSURE TO CLIENTS IN COMPLIANCE WITH FINRA RULE 4370 REGARDING CONTINUITY AND CONTINGENCY PLANS AND EMERGENCY CONTACT INFORMATION FOR J.P. MORGAN

J.P. Morgan adheres to a Resiliency Risk Management ("RRM") Program which is an integral part of JPMorgan Chase & Co. normal business operations, and as such, is part of business planning and a critical responsibility of management. The RRM Program establishes and assesses the criticality of business processes, in addition to documenting strategies, gathering recovery information, identifying resources, and developing and maintaining a plan for action to recover business processes in a timely manner following a disruption, and to meet local and country regulatory requirements. The Resiliency Plans (contingency plans) are designed to respond to a worst-case scenario. This means the loss of a single location or an entire zone. Also, pursuant to the Resiliency Risk Management Policy, J.P. Morgan establishes minimum requirements for supporting and sustaining business resiliency services at levels commensurate with the associated business impact.

#### The following business continuity control practices are in place:

A recovery plan designed to restore the J.P. Morgan environment, which includes alternative work spaces and back-up computer systems. The recovery plan is subject to periodic review, examination and/or testing by internal and independent auditors. The recovery test utilizes, in part, off-site copies of

data, applications, and system software and synchronous or asynchronous systems. A regular review of resource needs is performed to update processing and storage requirements.

J.P. Morgan's risk mitigation strategies are commensurate with our obligations to our clients, markets and regulators. J.P. Morgan will endeavor to sustain business on behalf of its clients on that same business day or, where applicable, on a best efforts basis, during any and all contingency events, recognizing that service may be impacted for longer periods depending upon the seriousness of the event. In addition, in that J.P. Morgan is dependent upon various infrastructures (e.g. transportation, telecommunications, exchanges, industry utilities, etc.) J.P. Morgan's ability to implement its plans may be impacted by issues with these infrastructures.

The recovery and business continuity plans of J.P. Morgan are subject to modification without notice. Updates will be posted to the Morgan OnLine website and customers may request this information by contacting their J.P. Morgan representative.

#### RISKS OF CERTAIN INVESTMENTS

The types of investments below involve special risks that should be evaluated carefully before a decision is made to invest directly in a self-directed brokerage account at J.P. Morgan Securities LLC or to include type of investment in guidelines for an investment management account at JPMCB or one of its banking affiliates. Not all of the risks and other significant aspects of these investments are discussed here. Clients are advised to consult with their own legal, tax, financial and accounting advisors to the extent deemed necessary and are expected to rely upon their own evaluation of information they receive when making investment decisions.

#### 1. Over-the-Counter Derivatives

Most Over-the-Counter ("OTC") Derivatives are contracts that take one of four basic forms, although the forms can be overlapping and one transaction can involve elements of all four forms. These basic forms are (1) swaps, (2) options, (3) forwards and (4) hybrid instruments (which are debt obligations or other securities with embedded swaps, options or forwards). OTC Derivatives may be structured to be settled in a variety of ways, including in cash or by physical delivery of property against cash. No matter what form is involved, a common feature of OTC Derivatives is that the obligations of one or both of the parties are based on the value or market price of one or more underlying financial or commodity markets, to which the transaction is linked. A Client should not enter into an OTC Derivative unless the Client understands, at a minimum:

- The fundamentals of the market underlying such OTC Derivative;
- The legal terms and conditions of the documentation for such OTC Derivative;
- The extent of the economic risk to which the Client is exposed as a result of such OTC Derivative;
- The tax treatment of such OTC Derivative; and
- The regulatory treatment of such OTC Derivative.

The Client must determine that such investment and its risk are suitable in the light of the Client's financial circumstances and objectives.

The following points should be considered in deciding whether to enter into a particular OTC Derivative:

- **Market risk.** To the extent the obligations or rights in respect of an OTC Derivative are linked to prices or values in a particular market, the Client will be exposed to a risk of loss as a result of price or value movements in that market.
- **Credit Risk.** JPMorgan Chase Bank, N.A. or one of its affiliates (a "Morgan Affiliate," and together with JPMorgan Chase Bank, N.A., "JPMCB") will generally be the counterparty in an OTC Derivative arranged by any Morgan Affiliate, including J.P. Morgan Securities LLC

("JPMS"). The Client therefore will be dependent upon the financial capacity of JPMCB to meet its obligations under each OTC Derivative contract prior to settlement, and may be unsecured with respect to those obligations of JPMCB (as opposed to being a creditor of a central clearing corporation as may generally be the case with exchange traded futures and options). An OTC Derivative with JPMCB as counterparty will not represent a deposit or savings account, and the Client's claim against JPMCB will not be insured by the FDIC or any other government entity.

- **Non-Transferability and Non-Marketability.** OTC Derivatives will not be registered under the Securities Act of 1933, as amended (the "Securities Act"), or under the securities laws of any state or other country unless otherwise specified in writing. OTC Derivatives will ordinarily be sold and offered in a transaction that is intended to be exempt from registration under the Securities Act by virtue of Section 4(2) of the Securities Act and/or Regulation D thereunder. There will be no public market for OTC Derivatives. In this regard, the Client will be required to represent that OTC Derivatives, or any securities underlying the OTC Derivatives, are being acquired for investment purposes only and not with a view to resale or distribution. OTC Derivatives generally cannot be assigned or transferred by a party without the prior written consent of the other party. JPMCB may, but is not obligated to, consent to the early termination of an OTC Derivative prior to its scheduled maturity at a negotiated price. It therefore may be impossible for the Client to liquidate a position in an OTC Derivative prior to maturity. Because OTC Derivatives are not standardized, engaging in another OTC Derivative transaction to offset an OTC Derivative the Client has entered into with JPMCB will not automatically close out those positions (as may be true in the case of exchange traded futures and options) and will not necessarily function as an effective hedge. The Client will continue to be obligated with respect to an OTC Derivative until it matures or is otherwise terminated.
- **Price Transparency.** Because the prices and characteristics of OTC Derivatives are individually negotiated and there is no central source for obtaining prices, dealers in OTC Derivatives may quote different prices for similar transactions. JPMCB does not warrant that its prices will always be the best prices available.
- **Option Risk.** Option transactions can be very risky. The risk of selling (writing) options is considerably greater than the risk involved in buying options. If the Client buys an option, the Client cannot lose more than the premium. If the Client sells (writes) an option, the risk can be unlimited. Fluctuations in currency exchange rates may affect the value of any OTC Option on securities trading in or denominated in a foreign currency, as well as the value of any payment or delivery of securities in connection with such OTC Option. Fluctuations in currency exchange rates may affect the value of any payment or delivery of securities in connection with such OTC Option.
- **Leverage Risk.** Certain derivatives can be structured to allow for significant leverage. The use of leverage may have the effect of magnifying an investor's losses or gains and causing an investor to be highly exposed to risk with very little capital or cash investment. As a result, a relatively small, unexpected change in the notional amount of an investor's position could have a much larger adverse impact on the principal amount invested.
- **Collateral.** Collateral may be required to support the Client's obligations under OTC Derivatives. Additional collateral may be required after the Client has entered into an OTC Derivative. JPMCB and JPMS will not provide the collateral for any OTC Derivative transaction.

**Clients should not rely upon J.P. Morgan for an understanding of the risks, terms and conditions of OTC Derivatives, and the Client must review carefully the documentation for any OTC Derivative with a personal attorney or other adviser. J.P. Morgan will assume that when the Client enters into OTC Derivatives, the Client understands the characteristics and risk associated with such transactions.**

## **2. Uncovered Options (Permitted Only in Self-Directed Accounts at JPMS)**

An uncovered (or "naked") option transaction occurs when an investor buys or sells (writes) an option without having a position in the underlying asset. There are special risks associated with uncovered option writing which expose the investor to potentially significant loss. Therefore, this type of strategy may not be suitable for all clients, including those generally approved for options transactions.

The potential loss of uncovered call writing is unlimited. The writer of an uncovered call is in an extremely risky position, and may incur large losses if the value of the underlying instrument increases above the exercise price.

As with writing uncovered calls, the risk of writing uncovered put options is substantial. The writer of an uncovered put option bears a risk of loss if the value of the underlying instrument declines below the exercise price. Such loss could be substantial if there is a significant decline in the value of the underlying instrument.

Uncovered option writing thus is suitable only for the knowledgeable investor who understands the risks, has the financial capacity and willingness to incur potentially unlimited losses, and has sufficient liquid assets to meet applicable margin requirements. In this regard, if the value of the underlying instrument moves against an uncovered writer's options position, JPMS may liquidate stock or options positions in the Client's account, with little or no prior notice in accordance with the Client's Margin Agreement.

For combination writing, where the investor writes both a put and a call on the same underlying instrument, the potential risk also is unlimited.

If a secondary market in options were to become unavailable, investors could not engage in closing transactions, and an option writer would remain obligated until expiration or assignment.

The writer of an American-style option is subject to being assigned an exercise at any time after he has written the option until the option expires. By contrast, the writer of a European-style option is subject to exercise assignment only during a specified exercise period.

**Note: This brief discussion is not intended to enumerate all of the risks entailed in writing uncovered options. It is expected that the Client also will read the booklet entitled Characteristics and Risks of Standardized Options available from JPMS. In particular, the Client's attention is directed to the chapter entitled Risks of Buying and Writing Options. If the Client enters into an option contract, the Client thereby will confirm that the Client has received and read the aforementioned booklet.**

## **3. Emerging Markets**

Emerging markets securities and transactions involving emerging markets securities are subject to substantial risk arising from a number of factors including, but not limited to: (1) economic and political instability in the regions where emerging markets issuers conduct business, (2) significant volatility in the markets for emerging markets securities and the currencies in which they may be denominated and (3) the potential for loss of the Client's entire investment as a result

of insolvency, market or government action, or other similar factors which could render the securities valueless.

Generally less information is publicly available with respect to emerging markets issuers and obligors than is available with respect to United States companies. Many emerging markets companies are not subject to the uniform accounting and financial reporting requirements applicable to issuers and obligors in the United States; additionally, accounting, auditing, financial and other reporting standards in emerging markets jurisdictions are often not equivalent to the standards established in the United States and therefore disclosure of certain material information may not be made.

There may exist only small markets for certain emerging markets securities, resulting in low or non-existent volumes of trading in such assets, and therefore a lack of liquidity and price volatility of such assets. Settlement periods for transactions of emerging markets securities may also be longer than settlement times for assets of United States issuers, and settlement systems may be unreliable.

This may also affect the liquidity and price volatility of emerging markets securities.

The risks are significantly more pronounced in derivative instruments (options, swaps, futures, etc.) on emerging markets securities.

#### **4. Non-Traditional Investment Strategies**

Non-traditional, or alternative, investment strategies include investments in hedge funds, private equity funds, real estate funds, and funds comprised of such funds. Such funds are sometimes referred to as private investments because they are typically organized pursuant to exemptions from registration under federal securities laws and therefore are not offered to the general public. They are appropriate for certain qualified investors only. Such funds: (1) often engage in leveraging and other speculative investment practices that may increase the risk of the complete loss of the investment; (2) can be highly illiquid because of the absence of any trading market and restrictions on resale as a result of regulatory or contractual provisions; (3) are not required to provide periodic pricing or valuation information to investors; (4) may involve complex tax structures and delays in distributing important tax information; (5) are not subject to the same regulatory requirements as mutual funds; (6) often charge high fees; (7) may be exposed significantly to foreign currency and investment risk; and (8) may experience high return volatility. In addition, any number of conflicts of interest may exist in connection with the sale, distribution, management or operation of such funds.

Although interests in private investment funds sometimes may be resold in privately negotiated transactions, the prices realized on these sales could be less than the original investment. It is a condition of many fund investments offered through J.P. Morgan that the Client maintain an investment management, trust, or custody/asset account at JPMCB or one of its affiliates for so long as the Client owns the investment.

Private funds are offered only by confidential private placement memorandum or similar document (the "PPM"). The PPM provides important detailed information regarding fees, merits, risks, investment objectives, and other matters of interest, and must be read carefully before a decision is made on whether to invest. However, generally no PPM will be delivered to the Client for whom JPMCB exercises investment discretion. JPMCB will provide a copy of the PPM to a discretionary Client upon request.

Morgan Affiliates may be the issuer of interests in these funds or may provide advisory, management, administrative or other services to issuers, including issuers who also are Morgan Affiliates, and may be compensated separately

for such functions. JPMS or another Morgan Affiliate may act as placement agent for such interests and may be compensated by the issuer for providing placement services. Such compensation is in addition to fees and commissions the Client pays in connection with purchasing an interest or in connection with the Client's investment management, brokerage or custody account.

Investments in private funds entail the execution and delivery of a subscription agreement. If JPMCB is investing on behalf of a discretionary Client, JPMCB will complete and execute the subscription agreement on the Client's behalf. The subscription agreement will require JPMCB to make certain representations and warranties relating to the Client. Such representations and warranties relate to, but are not limited to, the Client's status as an "accredited investor," a "qualified purchaser," a "qualified eligible person," or "U.S. person" within the meaning of applicable securities laws; whether the Client or the Client's account is subject to the Employee Retirement Income Security Act of 1974 ("ERISA"); organizational data if the Client is an entity; whether the Client is a regulated institution that is subject to legal or regulatory restrictions or limitations on the nature of its investments (such as a bank or an insurance company); whether the Client is restricted by rules of the Financial Industry Regulatory Authority from participating in initial public offerings by reason of the Client's association with any broker, dealer, bank or other securities business; and whether the Client falls into a category of person whose ability to do business with a financial institution is limited by laws intended to prevent money laundering and terrorist financing. JPMCB will rely on information provided to it by the Client in making all representations and warranties contained in a subscription agreement and may be liable to a fund if any such representation or warranty is untrue. In the event of such liability, the Client will be required to indemnify JPMCB and its affiliates for all loss and damage, including attorneys' fees. Clients who invest in private funds through their self-directed brokerage accounts at JPMS will sign subscription agreements containing the same representations and warranties.

#### **5. Complementary/Structured Strategies**

Structured strategies are securities in which swaps, options, futures, forwards or other combinations or types of derivatives are embedded. Their returns typically are linked to the performance of one or more underlying U.S. or international securities, indices, rates, currencies, or commodities (please see Section 11 below for a discussion of the special risks of investing in commodities and Section 12 below for a discussion of the special risks of investing in currencies), and may incorporate leverage.

Investments in structured strategies may not be suitable for all investors. These types of investments entail varying degrees of risk, and while some structured strategies offer full or partial principal protection, others can subject the Client to the loss of the full amount invested. Structured strategies offered by J.P. Morgan (referred to herein as "Structures") may be structured using unsecured and unsubordinated debt obligations of JPMorgan Chase & Co. or its affiliates ("JPM") or various non-Morgan affiliate issuers, and may also take the form of deposits (which may or may not be insured or guaranteed by the Federal Deposit Insurance Corporation or any other government authority), equity or partnership interests, certificates, warrants or interests in special purpose vehicles. The Client therefore will be dependent upon the issuer's financial capacity to meet its obligations under a Structure. Structures may or may not be registered under the Securities Act of 1933, as amended (the "Securities Act"), or under the securities laws of any state or other country and if not registered, will be sold and offered in a transaction that is intended to be exempt from registration under the Securities Act. Structures may or may not be publicly listed or traded on an exchange and therefore may be illiquid investments. Prior to maturity Structures issued by JPM may be

repurchased by JPM only and only upon terms and conditions acceptable to it, and in most cases the Structures are not-transferable and are nonnegotiable.

In the event that JPM consents to early liquidation, the Client will likely not fully participate in any benefits of the Structure, such as principal protection, buffers, or enhanced returns.

Structures will be offered by prospectus, term sheet or offering memorandum (collectively, an "offering document"), and the offering document will provide more detailed information regarding the Structures. The applicable offering document must be read carefully before a decision is made to invest. However, generally no offering document will be delivered to a Client for whom J.P. Morgan exercises investment discretion.

The issue price of a Structure will include the cost of hedging the issuer's obligations under such Structure, which includes an estimated profit component. It also will include compensation paid to JPM for structuring, underwriting and marketing work involved in packaging a Structure as one instrument. Compensation paid to JPM will vary with each Structure but is not expected to exceed, on an annual basis, two percent. If, however, a Structure has an early redemption feature and is redeemed prior to maturity, the compensation will not be pro-rated and limited to the period during which the Structure was outstanding, and in such event, the compensation paid will be higher. A Structure may also include an annual fee embedded in an index or calculation, payable to the issuer or index sponsor (which may be JPM or a non-Morgan affiliate issuer) for structuring or calculating a proprietary index or formula.

JPM also generally acts as calculation agent for Structures and determines the amount, if any, that will be paid to the Client at maturity. In performing its duties as calculation agent, JPM may have interests adverse to the interest of the holders of the Structures, which may affect the Client's return on a Structure, particularly where JPM, as the calculation agent, is entitled to exercise discretion.

If JPMCB invests in a Structure on behalf of a Client for whom it exercises investment discretion, JPMCB may be required to make certain representations and warranties relating to the Client. Such representations and warranties relate to, but are not limited to, the Client's status as an "accredited investor" as defined by the Securities Act. JPMCB will rely on information provided to it by the Client in making all required representations and warranties and may be liable to the issuer or the issuer's placement agent if any such representation or warranty is untrue. In the event of such liability, the Client will be required to indemnify JPMCB and its affiliates for all loss and damage, including attorneys' fees.

## **6. Mutual Funds**

Mutual funds are sold only by prospectus, and the prospectus contains important information regarding the fund's investment objectives, merits, risks, charges, expenses and other matters of interest. Mutual funds may not be suitable for all investors and the Client agrees to request the prospectus and read it carefully before deciding to invest. However, no prospectus will be delivered to the Client prior to an investment if JPMCB is investing on behalf of a Client for whom it exercises investment discretion. JPMCB will provide a copy of the prospectus to a discretionary Client upon request.

Although most mutual funds available through J.P. Morgan will follow a traditional long-only investment strategy, some mutual funds may utilize investment strategies similar to those employed by private funds. Such funds may or may not have the liquidity of traditional mutual funds, provide periodic pricing or valuation information to investors, and are subject to the same regulatory requirements as traditional mutual funds, but they engage in leveraging and other

speculative investment practices commonly used by hedge funds that may increase the risk of the complete loss of the investment. Such funds generally also charge higher fees than traditional mutual funds and have higher expenses. The use of leverage increases risk to a fund, and the more a fund invests in leveraged instruments, the more it could magnify gains or losses to those investments.

JPMCB, JPMS or their affiliates may provide administrative, custodial, sales, distribution or shareholder services to funds established, sponsored, advised, or managed by their affiliates as well as by third parties, and JPMCB, JPMS or their affiliates may be compensated for such services.

## **7. Municipal Bonds**

Municipal bonds are offered by an official statement and may not be suitable for all investors. A Client should consult with an independent tax advisor regarding whether municipal bonds are appropriate for the Client's particular situation.

JPMS or Morgan Affiliates may hold a position or act as market maker in the financial instruments of any issue the Client may invest in, or act as underwriter, placement agent, advisor, or lender to an issuer. If municipal bonds are sold prior to maturity, prices may be higher or lower than the original purchase price and actual yields may be higher or lower than the yields indicated at the time of Client's investment. Yield quotations and market values will thus fluctuate over time and in certain instances interest from some municipal bonds will be subject to the Alternative Minimum Tax (AMT).

## **8. Real Estate**

Real estate investments are likely to be risky, illiquid and long-term. Real estate ownership and the real estate industry in general are subject to many risks, including the burdens of ownership of real property; local, national and international economic conditions; supply and demand for properties; the financial condition of tenants, buyers and sellers; changes in interest rates and the availability of mortgage funds; changes in environmental laws and regulations, planning laws and other governmental rules and fiscal and monetary policies; claims arising out of undisclosed or unknown environmental problems or as to which inadequate reserves have been established; changes in real property tax rates; changes in energy prices; force majeure events; terrorist events; and underinsured or uninsurable losses. Real estate assets are subject to long term cycles that gives rise to significant volatility in values.

Illiquidity may result from the absence of an established market for the property. The possibility of partial or total loss of capital will exist and investors should not invest in real estate unless they can readily bear the consequences of such loss. Even if real estate investments are successful, they are unlikely to produce a realized return to the investors for a period of years.

Securities issued by real estate fund companies, including real estate investment trusts ("REITs") are subject to the risks associated with the direct ownership of real estate as well as the risks associated with the fund company or REIT itself. Such companies carry the risks of possibly limited operating history, unspecified portfolios, uncertainties in calculating net asset value due to reliance upon appraisals, and restrictions on redemption arising out of the illiquidity of the underlying portfolio. REITs also carry the risk of the possible failure to qualify as a REIT under the Internal Revenue Code of 1986, as amended, which will have adverse tax consequences for investors.

## **9. Exchange Traded Funds**

Exchange traded funds (ETFs) are index funds or trusts that are listed on an exchange. Investors can buy or sell shares in the collective performance of an entire stock or bond portfolio as a single security. Unlike index mutual funds, which have their net asset values calculated at the end of each trading day, ETF

prices change within the trading day, fluctuating with supply and demand, so that the price of an ETF may be different than its net asset value.

Leveraged or inverse ETFs are highly complex financial instruments and, due to the effects of compounding, their performance over longer periods of time can differ significantly from their stated daily objective. Leveraged and inverse ETFs typically are designed to achieve their stated performance objectives on a daily basis. Some investors might invest in these ETFs with the expectation that the ETFs may meet their stated daily performance objectives over the long term as well. Investors should be aware that performance of these ETFs over a period longer than one day can differ significantly from their stated daily performance objectives. Leveraged and inverse ETFs may pursue a range of investment strategies through the use of swaps, futures contracts and other derivative instruments, and are inherently more volatile than their underlying benchmark or index. Additionally, leveraged ETFs positions will be subject to applicable maintenance margin requirements which may be greater or differ from margin requirements on their non-leveraged counterparts.

Exchange traded funds are sold by prospectus. The prospectus contains important information regarding the investment objectives of the ETF, its merits, risks, charges, expenses and other matters of interest, and must be read carefully before a decision is made to invest. However, no prospectus will be delivered to the Client prior to an investment if JPMCB makes the investment on the Client's behalf pursuant to a discretionary portfolio mandate. JPMCB will provide a copy of the prospectus to a discretionary Client upon request.

ETFs are subject to risks similar to those of stocks. Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. In addition, there is no guarantee that an ETF will track the exact performance of its index.

ETFs, including leveraged or inverse ETFs, may not be suitable for all investors.

#### **10. High Yield Fixed Income Securities**

High yield fixed income securities come in many forms. Common ones are high yield bonds, asset-backed securities, mortgage-backed securities, mezzanine securities, and collateralized bond obligations ("CBOs").

High yield bonds (sometimes known as "junk" bonds) are non-investment grade bonds of varying maturities. They generally will be in the lower rating categories of the major rating agencies or may be unrated. High yield bonds typically pay more interest than other bonds because they involve a greater risk that the issuer will default in the timely payment of interest and principal. Issuers of high yield bonds may have a lot of debt. During an economic downturn, a period of rising interest rates or a recession, high yield issuers with a lot of debt may experience financial problems leading to a default, and high yield bonds tend to fall in price during such periods. They also may have other creditors with the right to be paid before the high yield bond holder. High yield bonds fluctuate more widely in price and yield than investment grade bonds and are not as liquid.

Asset-backed securities are bonds backed by a pool of assets, usually loans such as installment sale contracts or credit card receivables. The loans underlying asset-backed securities may be unsecured, with no collateral to seize if the underlying borrower defaults. Asset-backed securities may be prepaid at any time, which will reduce their yield and market value. When interest rates fall, prepayment rates rise as borrowers pay off existing debt and refinance at new lower rates. As a result, reinvestment of the prepayment proceeds generally will be at a lower rate of return than the return on the assets

that were prepaid. Mortgage-backed securities are subject to the same risks as asset-backed securities except that the underlying loans generally will be secured by real property.

Mezzanine investments are subordinated debt securities which receive payments of interest and principal after more senior secured creditors are paid. They generally are issued in private placements in connection with an investment in an equity security. They carry the risk that the issuer will default on payment of interest and principal and that the equity securities purchased with the proceeds of mezzanine investments will lose value.

CBOs are securities backed by a diversified pool of high yield securities and are subject to the same risks as the high yield securities in the pool.

#### **11. Commodities**

(a) In General, Commodities include hard assets, such as agricultural products, metals, or petroleum as well as securities futures based on common stock, certain exchange traded funds and American Depositary Receipts, and securities indices.

Commodity futures contracts can be used for speculation, hedging, and risk management. Commodity futures contracts are not appropriate investments for all investors. When they are used for speculation, it is possible to realize substantial profits in a short period of time, but it is also possible to incur substantial losses in a short period of time. Such losses may be larger than the initial commitment of capital because futures trading is highly leveraged.

Because of the leverage involved and the nature of futures contract transactions, losses may be felt immediately because gains and losses are credited or debited to the investor's account, at a minimum, on a daily basis. The purchase or sale of a futures contract requires the investor to make an initial deposit of money, known as margin. Margin, in the context of futures trading, is different than the margin involved in the purchase of stocks. The purchase of stocks on margin involves a cash down payment and credit extended by the broker for the purchase. The margin required to buy or sell a futures contract is a deposit of money that can be drawn on by the broker to cover any daily losses. If movements in the markets for futures contracts or the underlying commodity decrease the value of the investor's positions in futures contracts, the investor may be required to deposit additional funds in his or her account as margin. If an account is under the minimum margin requirements set by the exchange or the investor's broker, the position may be liquidated at a loss, and the investor will be liable for any deficit in the account. Minimum margin requirements for a particular futures contract at a particular time are set by the exchange on which the contract is traded and are subject to modification based on market conditions. An increase in market volatility and the range of daily price movements is frequently a reason for raising margins.

Futures contracts cannot be sold like stocks or bonds. They generally must be liquidated by the investor entering into an equivalent but opposite position in another contract month, on another market, or in the underlying commodity. If a position in a futures contract cannot be liquidated, the investor may not be able to realize a gain in the value of the position or prevent losses from mounting. An inability to liquidate could occur, for example, if trading is halted due to unusual trading activity in either the futures contract or the underlying commodity; if trading is halted due to recent news events involving the issuer of the underlying commodity; if systems failures occur on an exchange or at the investor's broker; or if the position is on an illiquid market. An exchange may set a maximum daily limit on market price increases and decreases, and will halt trading when the limit is reached. In the event prices have risen or fallen by the maximum daily limit, and there is no trading in the contract permitted



(known as a “lock limit” market), it may not be possible to execute an order at any price. Markets may be lock limit for more than one day, resulting in substantial losses to futures investors who may find it impossible to liquidate losing futures positions.

Even if the investor can liquidate the position, it may be at a price that involves a large loss. For the same reasons, it may also be difficult or impossible to manage risk from open futures positions by entering into offsetting positions.

An alternative method of participating in futures trading is through a commodity pool, which is a pooled investment vehicle that invests in commodities (and, typically, securities as well). A commodity pool participant will not have an individual trading account. Instead, the funds of all pool participants are combined and traded as a single account. Each investor shares in the profits or losses of the pool in proportion to his or her investment in the pool. Although commodity pools can offer benefits such as greater diversification among commodities than an investor might obtain in an individual trading account, the absence of margin calls, and a limitation on losses to the amount invested, the risks a pool incurs in any given futures transaction are no different than the risks incurred by an individual trader. The pool still trades in futures contracts which are highly leveraged and in markets that can be highly volatile. And like an individual trader, the pool can suffer substantial losses as well as realize substantial profits.

#### (b) Securities Futures

Trading in security futures contracts requires knowledge of both the securities and the futures markets. Under certain market conditions, the prices of security futures contracts may not maintain their customary or anticipated relationships to the prices of the underlying security or index. These pricing disparities could occur, for example, when the market for the security futures contract is illiquid, when the primary market for the underlying security is closed, or when the reporting of transactions in the underlying security has been delayed. For index products, it could also occur when trading is delayed or halted in some or all of the securities that make up the index. The investor may be required to settle certain security futures contracts with physical delivery of the underlying security. If a position in a physically settled security futures contract is held until the end of the last trading day prior to expiration, the investor will be obligated to make or take delivery of the underlying securities, which could involve additional costs.

The actual settlement terms may vary from contract to contract and exchange to exchange.

Although security futures contracts share some characteristics with options on securities (options contracts), these products are also different in a number of ways.

The purchaser of an options contract has the right, but not the obligation, to buy or sell a security prior to the expiration date. The seller of an options contract has the obligation to buy or sell a security prior to the expiration date. By contrast, if an investor has a position in a security futures contract (either long or short), the investor has both the right and the obligation to buy or sell a security at a future date. The only way to avoid the obligation incurred by the security futures contract is to liquidate the position with an offsetting contract.

A person purchasing an options contract runs the risk of losing the purchase price (premium) for the option contract. Because it is a wasting asset, the purchaser of an options contract who neither liquidates the options contract in the secondary market nor exercises it at or prior to expiration will necessarily lose his or her entire investment in the options contract. However, a purchaser of an options contract cannot lose more than the amount of the premium. Conversely, the seller of an options contract receives the premium and

assumes the risk that he or she will be required to buy or sell the underlying security on or prior to the expiration date, in which event his or her losses may exceed the amount of the premium received. Although the seller of an options contract is required to deposit margin to reflect the risk of its obligation, he or she may lose many times his or her initial margin deposit. By contrast, the purchaser and seller of a security futures contract each enter into an agreement to buy or sell a specific quantity of shares in the underlying security. Based upon the movement in prices of the underlying security, a person who holds a position in a security futures contract can gain or lose many times his or her initial margin deposit. In this respect, the benefits of a security futures contract are similar to the benefits of purchasing an option, while the risks of entering into a security futures contract are similar to the risks of *selling* an option.

## 12. Currencies and Foreign Exchange

Foreign currencies or baskets of currencies may be very volatile and may experience significant drops in value over a short period of time. The value of a foreign currency will depend, among other economic indicators, on movements in exchange rates. Risks and special considerations with respect to foreign currencies include, but are not limited to, economic uncertainties, currency devaluations, political and social uncertainties, exchange control regulations, high rates of interest, a history of government and private sector defaults, significant government influence on the economy, less rigorous regulatory and accounting standards than in the United States, relatively less developed financial and other systems and limited liquidity and higher price volatility of the related securities markets.

## DEPOSIT ACCOUNTS AND SERVICES OFFERED BY JPMORGAN CHASE BANK, N.A.<sup>1</sup>

### DEPOSIT ACCOUNT AGREEMENT

This agreement governs personal and business deposit accounts identified in this Deposit Account Agreement at JPMorgan Chase Bank, N.A. (the “Agreement”). By signing a services application, deposit account signature card, or by otherwise opening or maintaining a checking, savings or certificate of deposit (including retirement certificates of deposit) account with us, you accept and agree to be bound by the terms and conditions of this Agreement. However, if your account is maintained with a business unit of the Bank that provides you a different deposit agreement, or if you contract for services that require your consent to a different deposit agreement, your account will be governed by that agreement.

To the extent there are any conflicts between the General Terms and this Agreement, this Agreement shall prevail. As used in this Agreement, “we,” “us,” “our” and the “Bank” mean JPMorgan Chase Bank, N.A. Your “Account” means each deposit account you have with us that is governed by this Agreement. “You” or “your” means each person or entity in whose name the Account at the Bank is maintained or who exercises an ownership interest therein, as well as any assignee or successor in interest to the Account. Your “State” means the U.S. state where you opened your account, or the state where you reside if you opened your Account by mail, internet, or other remote means and you reside in a state where we have branch offices. However, if you opened your Account by remote means and you do not reside in a U.S. state where we have branch offices, your “State” shall be the State of Ohio, where we are headquartered.

This Agreement includes the following disclosures applicable to the Bank’s personal and business deposit accounts that the Bank has provided to you: (1) account features, (2) Additional Banking Services and Fees, (3) the rate sheets for

<sup>1</sup> Deposit products and services offered by JPMorgan Chase Bank, N.A. Member FDIC.



interest bearing accounts, and (4) any additional disclosures regarding your Account that the Bank will provide to you. Fees mentioned throughout this agreement can be found in the product disclosures and Additional Banking Services and Fees disclosures referenced above.

## **GENERAL ACCOUNT TERMS AND CONDITIONS**

### **Deposits or Cashed Items**

Checks, drafts and other negotiable instruments, including substitute checks (see the section of this booklet entitled Check 21 – Substitute Check and Your Rights) (collectively "checks") deposited to your Account or cashed, automated clearinghouse ("ACH") entries and all other types of external and book-entry funds transfers (checks and funds transfers collectively referred to herein as "items"), may be charged back against the Account (or an Account for split deposits) or any other Account of yours at the Bank if we are informed that the item is being or has been returned unpaid (or, for checks drawn on other accounts with us, the check is dishonored by us for any reason), without regard to whether such return or dishonor is timely. When a deposited or cashed item is returned, you may be charged a Deposited Item Returned fee. We may charge your Account whether or not the check is returned to us, and whether or not we can return the item or a copy to you. Even if we verify a deposited or cashed check and tell you that the check has been paid, that will not release your liability as an endorser. This right shall extend to any check or other item deposited into your Account or cashed, that is finally paid and then is returned because a claim is made that the check or other item was altered, forged, unauthorized, has a missing signature or should not have been paid for any reason. In lieu of charging your Account we may withhold an amount equal to such check or other item from your Account until a final determination of the validity of such claim has been made. We have no duty to return a check that has been charged back to an Account if that Account has become overdrawn. We are not required to give you next-day notice if a deposited or cashed item is dishonored.

Any check deposited to your Account that lacks an endorsement may be, or may be deemed to be, endorsed by us on your behalf. With respect to any such check, our rights and your liabilities shall be determined as though you actually endorsed and deposited the item. Further, any check deposited to your Account that bears your stamped or facsimile endorsement shall be deemed to bear your actual endorsement whether such endorsement was affixed by you or by someone having no authority to supply your endorsement. You agree to assume responsibility for and to indemnify us for any loss we may incur as a result of your failure to comply with the endorsement standards set forth in our Endorsement Standards section of this Agreement. If you deposit a remotely created check, you guarantee that the check was authorized by the account holder for payment in the amount shown. Remotely created checks are created when an account holder authorizes a payee to draw a check on the account, but instead of the account holder's actual signature, the check identifies that the account holder authorized the check.

We may rely on the account number on any deposit record received, even if the record identifies a party different from the entity identified by name in the record, and we have no duty to detect any such inconsistency in identification.

We may return or refuse to accept all or any part of a deposit or credit to your Account at any time and will not be liable to you for doing so even if such action causes outstanding items to be dishonored and returned. Returned or refused deposits (or the legal equivalent of the deposited item) will be returned to you. In addition, you will be solely responsible for any loss or liability we sustain in connection with the deposit of substitute checks.

We will not give you next day notice of receipt of an electronic deposit to your Account but will provide such notice to you on your next periodic Account statement. You may call us to confirm an ACH or wire transfer deposit.

### **Credits for Deposits**

A receipt may be provided or made available upon request for all deposits to your Account (except for remote deposits, e.g., lock box, night depository services and certain funds transfers). However, the amount on your deposit receipt is based solely on your deposit ticket. Funds from your deposits to your Account may not be made immediately available. We shall not be construed to have received for deposit checks sent by mail or placed in the night depository until we have either received actual delivery from the U.S. Postal Service or have removed the checks from the depository. Checks placed in such depository will be removed not later than the next business day. All deposits made by mail and addressed to a Bank location without using a specific branch name and street address will be considered received by the Bank's National Bank-By-Mail facility in Louisville, KY as of the date such deposit is received by such facility. For checking accounts, funds will be made available according to Federal Reserve Regulation CC and our Funds Availability Policy. Credits for all deposits are subject to final verification and, after review, we may make adjustments to your Account for any errors, including any errors appearing on your deposit ticket, but have no obligation to do so for discrepancies under ten dollars. In addition, the availability of funds for withdrawal does not mean that the deposited check or other item is "good," has "cleared" or has been paid by the paying bank, or that the item will not be returned unpaid and your Account subsequently debited, notwithstanding the passage of any period of time or any representation or belief to the contrary. We may accept credits to your Account that have been originated by third parties (e.g., ACH credits, wire transfers). However, we may reverse any credit to your account that the originator of such deposit has informed us was in error, or was intended for another account, without investigating whether such credit was not properly payable to you.

We need not accept for deposit items drawn on a non-U.S. bank or items payable in a foreign currency and may instead accept such items on a collection basis, even after we have taken physical possession of such items. If accepted on a collection basis, we will not be obligated to credit your account for such items until we have received final payment. The actual credit for items payable in a foreign currency will be at the exchange rate in effect at the time of final collection in U.S. dollars. Regardless of whether such items are accepted for deposit or on a collection basis, our Funds Availability Policy will not apply.

### **Collection of Deposits**

You agree that we act only as your collecting agent in receiving items for deposit or collection and assume no responsibility beyond reasonable care. We will use reasonable care in the selection of collecting agents but will not be liable in case of their failure or negligence or for losses in transit.

You agree that we, and each of our correspondents, may send checks subject to collection, directly or indirectly, to any bank, depository, maker or drawee in accordance with our usual custom and may accept checks, drafts or credits as conditional payment.

You agree to use reasonable care to assist us in locating or obtaining replacements of items lost while in our possession. We may agree with other banks and clearing houses to vary procedures regarding the collection or return of items, and deadlines to the extent permitted by applicable law.

### **Withdrawal Procedures and Limitations**

In accordance with the features of your Account, you agree that we may charge your Account for any withdrawal or

transfer that you make or authorize another to make. We may, as a condition of withdrawal, require you to provide us with identification or information acceptable to us and/or your signature on certain withdrawal documents signed in the presence of our personnel. If you request to withdraw large amounts in cash, we may place reasonable restrictions on the time and method of your withdrawal and may require that you sign a document releasing us from any liability in case you are robbed or assaulted. We may refuse the withdrawal if you do not agree with these conditions.

Federal regulations impose limitations on transfers from savings accounts and we are required to monitor your compliance with them. You may make no more than six withdrawals (including withdrawals made by check, debit card, ACH, telephone, Internet, or wire) during any monthly statement period on these accounts. This limit does not apply to withdrawals made in person or through ATMs, mail (by a check payable and mailed to you), or messenger. We will charge a Savings Withdrawal Limit fee for each withdrawal that exceeds this limit. In addition this transfer may also invoke an Additional Withdrawal fee for J.P. Morgan Savings accounts for having exceeded applicable withdrawal limits. If you continue to exceed any transfer limits on your Account after we have notified you of any such transfer violation, we will close your Account and transfer the funds to another deposit account type selected by us for which you are eligible or eliminate your Account's transfer and check privileges.

For all savings accounts, interest bearing checking accounts and holding sub-accounts, we reserve the right to require seven (7) days prior written notice of withdrawal. In addition, any personal checking account for which a one-time promotional payment to or for the account is made by us as a premium or other consideration upon account opening may cause such account to be considered an interest bearing checking account for this Agreement (and, for statutory purposes, a NOW account) and subject to the potential seven-day withdrawal notice requirement, even though such account may not accrue interest on a periodic basis.

#### **Payment and Deposit of Checks**

You agree not to issue incomplete, postdated or conditional checks or present them for deposit to your Account. Also, we have no duty to discover, comply with or have any liability for accepting any incomplete, postdated, conditional checks or checks more than six months old, even if you have provided us with notice describing this check. We may charge a person who cashes your check a fee, or refuse to cash your check, if that person is not a deposit or loan customer of ours.

We have no duty to honor and we may disregard any information on a check other than the identification of the paying bank and payee, the amount (we may rely upon either the numeric amount or the amount in words if contradictory) and any MICR encoded information, and specifically have no duty to visually inspect signatures. We may construe as "or" any symbol, mark or word (other than the word "and") used as a connective, or may imply an "or" in the absence of any connective, on the payee line of any check containing multiple payees. In addition, for both personal and business Accounts, we may debit an Account based on a single signature, and a multiple-signature requirement is for the customer's internal use only, notwithstanding any communication to us to the contrary.

You agree that if you utilize an automatic check writing service which operates through the use of a personal computer, employ the use of a facsimile signature or do not otherwise provide your personal signature on a check, you agree that you shall have the sole responsibility for maintaining security of any such computer, stamp or device by which your signature is affixed and that you shall bear the entire risk of unauthorized use of any such device or of any facsimile signature that reasonably resembles the signature you use, whether or not you are negligent. You also agree

that the treatment of each check presented against your Account through the use of such a service and our rights and obligations with regard to such check will be the same as if the check was signed or initiated personally by you. You further agree to indemnify and hold us harmless from and against any and all loss, cost, damage, liability or expense (including attorney fees) we may suffer or incur as a result of the unlawful use, unauthorized use or misuse by any person of any such device or of any facsimile signature that reasonably resembles the signature you use.

Your Account may be debited on the day a check is presented by electronic or other means, or at an earlier time based on notification received by us that such check drawn on your Account has been deposited for collection at the Bank or at another financial institution. A determination of your Account balance for purposes of making a decision to dishonor a check for insufficiency of available funds may be made at any time between the receipt of such presentation or notice and the time of return of the check, and no more than one such determination need be made. If the Bank dishonors any check, we shall treat any subsequent representation the same as the original presentation in all respects (including imposing an additional Insufficient Funds or Returned Item Fee if applicable), and shall have no duty to take any steps to prevent representations of such checks.

#### **Check and Forms Specifications/Protection of Documents**

All checks, withdrawal forms, deposit slips and transfer instructions used in connection with your Account must be on forms obtained through or approved by us. You agree to maintain adequate safeguards to ensure the authorized use of the forms you retain, and agree to notify us immediately if you become aware that any checks or other forms are lost or stolen. We are not responsible for losses you may suffer due to improper printing on forms not obtained through or approved by us, your failure to maintain adequate safeguards against unauthorized use, or your failure to issue checks in a manner so as to prevent unauthorized completion, alteration or addition. You agree that we may refuse to accept for deposit or to process any check or other item that is presented to us in a form that cannot be processed or photographed using equipment that we regularly use in our normal operations.

#### **Overdrafts**

We may, but are not required to, refuse to pay any item unless your available account balance at the time is equal to or more than the amount of the item, plus all other items received. Even if we have paid overdraft items previously, we will not be required to do so at any future time. We generally will not authorize a non-repeating ("everyday") debit card transaction if your available account balance is insufficient to pay the transaction in two cases: for business accounts, if you have notified us not to pay debit card overdrafts or, for personal accounts, if you have not notified us to pay debit card overdrafts. Your "available account balance" is the balance after deducting (1) deposits that are not yet available for withdrawal under our funds availability policy, (2) debit card or other transactions that we are legally obligated to pay, or have already paid out in cash, (3) other pending transactions like ACH transactions, and (4) any holds on your account to comply with court orders or other legal requirements.

An "overdraft," or "overdrawing" your account, means that your account balance, minus deposits that are not yet available and minus holds on your account to comply with court orders or other legal requirements, is negative or is less than the total of all items presented on a business day.

We look at your account balance only once from the time we receive an item until we return it to decide whether the item causes an overdraft. We may charge your account for a debit card transaction based on the authorization request.

Generally, for each business day, we will (i) add deposits to your account, (ii) subtract wire transfers, debit card transactions, online banking transactions, ATM withdrawals, teller cash withdrawals, cashed checks and deposited checks drawn on us, in the order in which they were authorized, withdrawn, or deposited, and (iii) subtract all other items in highest to lowest dollar amount. We reserve the right to use a different order in certain states.

It is your responsibility to avoid overdrawing your account. Talk to your J.P. Morgan team to learn about Overdraft Protection services. We also offer Personalized Alerts to keep you informed about the balance and transactions in your account.

You must immediately pay the amount of any overdraft together with any applicable fees or charges. If you fail to do so, you may be charged additional fees or interest. Until you pay such balance in full, you will pay interest on the amount of the overdraft at the rate indicated on the applicable rate schedule. We also may report you to credit reporting agencies, close your account, or both. These actions could affect your ability to open accounts in the future.

You authorize us to apply any subsequent deposit against the amount of any overdraft and resulting fees or charges. Subsequent deposits include any federal or state benefit payments that you choose to deposit in any account (including direct deposit of Social Security). You understand and agree that if you do not want your benefits applied in this way, you may change your direct deposit instructions to the benefits payor at any time.

You agree to pay all costs and expenses, including attorney fees, we incur in collecting any overdraft. In addition, if we close your account with an outstanding overdraft and charge off the amount of the overdraft, we may charge a Collection fee. We may still pursue collection of your account (including suing you) after it is charged off.

#### **Insufficient Funds, Returned Item, and Extended Overdraft Fees**

We may charge a fee for any item presented when your account is overdrawn, whether or not we pay the item. If we pay the item, we may charge an Insufficient Funds fee. If we return the item, we may charge a Returned Item fee. We will not charge an Insufficient Funds fee for an everyday debit card transaction in two cases: for business accounts, if you have notified us not to pay debit card overdrafts or, for personal accounts, if you have not notified us to pay debit card overdrafts.

We may limit the number of Returned Item and Insufficient Funds fees we charge for a business day. We will not charge Insufficient Funds fees if your ending account balance is overdrawn by \$5.00 or less. For some types of accounts and for accounts located in some states, we may charge an Extended Overdraft fee for any overdraft balances that are not promptly repaid, charge interest for any overdraft, or both.

Refer to your fee schedule for information about what fees apply and how fees are calculated for your account.

#### **Specific Terms for Certificates of Deposit**

The standard minimum deposit amount to open a Certificate of Deposit ("CD," which term shall include Retirement CDs unless otherwise identified below) is \$1,000. Subsequent deposits are not permitted except during the grace period. By opening your CD, you have agreed to keep the funds on deposit for the agreed upon stated term.

**Grace Period.** The grace period is the time after your maturity date that you can make changes to your CD's term, rate or balance before it automatically renews for the same term. A grace period of ten (10) calendar days applies to a CD with a

term of 14 days or greater. A grace period of five (5) calendar days applies to a CD with a term of 7 through 13 days.

**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, with an interest rate then in effect on the renewal date for like term CD to be applicable during such time period. This will not apply if you withdraw your funds during the grace period following the maturity date. Withdrawals made during the grace period are not subject to early withdrawal penalties described below. If your CD is redeemed during the grace period, it will not earn interest after the maturity date. For single maturity CDs, your CD will not automatically renew on the maturity date. No interest is earned or paid after the maturity date.

**CD Special Interest Rates.** If your CD has a CD special interest rate, that rate applies only to the initial CD term. At the time of renewal, unless withdrawn during the applicable grace period, your CD will automatically renew for the same term at the standard (non-special) interest rate in effect on the renewal date or for the Relationship interest rate if you qualify.

#### **Early Withdrawal Penalties. THERE IS A PENALTY FOR WITHDRAWING FUNDS PRIOR TO THE MATURITY DATE.**

If the term of the CD is less than 365 days, the early withdrawal penalty is equal to \$25.00 plus 1% of the amount withdrawn. For terms of one year or more, the early withdrawal penalty is equal to \$25.00 plus 3% of the amount withdrawn. If the withdrawal occurs within seven (7) days after the date of deposit, the amount of the early withdrawal penalty shall be calculated as above, but in no event shall it be less than the accrued interest. Early withdrawal penalties may require a reduction in the principal amount if the amount of accrued and unpaid interest on the deposit is less than the penalty. Early withdrawal penalties will be waived under the following circumstances:

- Withdrawal of accrued or paid interest;
- Withdrawal due to the death of a CD owner (including Totten Trust) or a grantor of a revocable family/living trust;
- Withdrawal due to the disability of a CD owner;<sup>2</sup>
- Withdrawal due to the judicial determination of legal incompetence of a CD owner;
- 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.

#### **Stop Payments**

You may stop payment on a check drawn on your Account if we have not accepted, certified, made final payment on or otherwise become accountable for the item. Any joint owner may order us to stop payment on any check drawn on your Account. A Stop Payment fee may apply. To stop payment on a check, please call us at the phone number listed on your monthly statement.

You must provide us with the precise Account and check number/amount to allow us to identify the check based upon our computer retrieval system standards. A stop payment order shall become effective not later than one full business day after we have received such information, which you agree is a reasonable time. If a cashier's check, teller's check ("official check") or certified check is lost, destroyed or stolen, you may assert a claim to the amount of the check if you give us a declaration of loss statement in a form acceptable to us and the check has not been presented for payment for 90 days from the issue date or in the case of certified checks, from the date of acceptance.

- 2 Except during the first seven days following account opening or for withdrawals made within six days of a previous withdrawal, in which case the penalty must always be applied.

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. An additional stop payment fee will be charged. 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 by indicating the stop payment you wish to revoke and returning the notice portion of the statement, with an authorized signature, to the address provided. 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.

If you stop payment on a check drawn on your Account, you may still be obligated to pay such item to any party entitled to enforce it pursuant to applicable state law.

#### **Inactive and Unclaimed Accounts**

Each state has laws that govern when accounts are considered inactive or unclaimed and when the Bank is required to send a client's funds to the state. We encourage you to make sure your accounts remain active so you receive regular statements, have the full use of your accounts, and avoid the potential of having your account assets transferred to the state as unclaimed property. We will send you a letter in advance if your account assets may be transferred to the state as unclaimed property.

#### **Statements (for Retirement CDs and Retirement Money Market Accounts refer to your IRA/CESA or QRP plan document)**

We will maintain appropriate records of your Account. An Account statement for checking and savings accounts will be sent to you at your current address listed on our records on a monthly basis, unless there have been no deposits or withdrawals made to your accounts within a 30-month (12 months in Texas) period, in which case annual statements will be sent, unless otherwise specifically indicated in the personal accounts or business accounts sections of this Agreement. Statements will be sent via ordinary U.S. mail, unless you and the Bank agree otherwise. We will send at least one statement per Account, even if that Account has more than one owner. You agree that sending the Account statement as described qualifies as sending the Account statement to all owners of the Account, even if all owners do not have access to the mailing address of record for the Account.

We may change your postal address of record if we receive an address change notice from the U.S. Postal Service or if we receive information from another party in the business of providing correct address information that the address in our records no longer corresponds to your address.

As used in this Agreement, the monthly statement period means the time period covered by your Account statement. This time period may or may not correspond to a calendar month but in most cases will not exceed 32 days or be less than 28 days. The specific dates covered by your Account statement will be set forth in the statement.

#### **Check Enclosure Options**

If, at your election or your Account features so require, we retain your cancelled checks and do not return them with your Account statement, you acknowledge that the original cancelled checks may be destroyed after a reasonable period of time as determined by us. You agree that by maintaining the original check or a copy thereof on your behalf, we have otherwise made the check available to you in a reasonable manner. You may request a copy of any cancelled check and a service charge may be imposed for each copy provided. If for any reason we cannot return a copy of your check or satisfy your needs through other means, you agree that we will not be liable for more than the face amount of the check.

If available, when we retain your cancelled checks, you may request that we include images of the front of your cancelled checks with your statement ("Image Statement"). However, you may elect to neither have your cancelled checks nor images thereof included with your statement ("Check Safekeeping") and unless the terms of your Account require Check Safekeeping, you may elect to have your checks returned with your Account statement ("Check Enclosure") rather than receiving images thereof.

Some merchants, utilities and other billers may elect to convert your check into an electronic funds transfer. Since we do not receive your check, neither a cancelled check nor its image is available from us. Additionally, we may elect to receive electronic images from other banks or financial institutions in lieu of original checks. If we receive an electronic image for payment, this image will appear with other cancelled checks on your Image Statement, however, the cancelled check is not available from us.

If you have elected to have your checks returned in your statement for the first checking account listed on your statement, then all other checking accounts listed in your statement will require Check Safekeeping (for business accounts, you may elect Check Enclosure option for all checking accounts). If the first checking account election is Image Statement, then other checking accounts will default to Image Statement, unless Check Safekeeping is elected or required by the terms of that account. If the first checking account has Check Safekeeping, then all other identified checking accounts will require Check Safekeeping as well.

#### **Notification of Errors, Forgeries and Unauthorized Signatures (for Retirement CDs and Retirement Money Market Accounts refer to your IRA/CESA or QRP plan document)**

You agree to reconcile your statement promptly upon receipt. If we honor a check, debit card, ATM or other item drawn on or posted to your Account that is altered in any way or was not drawn or otherwise authorized by you ("unauthorized item") or if your Account statement contains any errors, you agree to notify us in writing of such unauthorized item or error within 30 days of the date on which the unauthorized item, or the Account statement that contained a description of the unauthorized item or error, was mailed, transmitted or otherwise made available to you. You must notify the Bank in writing of any unauthorized, improper, or missing endorsements within six (6) months after the Account statement is mailed, transmitted or made available to you. You agree to provide us with all information necessary for us to investigate the alleged error or unauthorized item, associated police reports, supporting affidavits, and testimony we reasonably request. Failure to report an unauthorized item or error, or that you did not receive your scheduled statement, within the 30-day time frame set forth above, or to abide by the conditions set forth herein, shall be deemed conclusive proof that you failed to exercise reasonable care and promptness in examining the items and statements of the affected Account and in notifying us of the unauthorized item or error. You agree that such items and errors shall therefore be fully enforceable against

you and you shall have no claim against us for same and shall be barred from bringing any action against us that is in any way related to the unauthorized item or errors.

Notwithstanding the foregoing, the Electronic Funds Transfer Services section of this Agreement governs the reporting of errors on consumer electronic funds transfers governed by Federal Reserve Board Regulation E. You also have those rights afforded to you under federal law for substitute checks. Please see the Check 21 section of this Agreement for more information.

#### **Sub-Accounts**

For accounting purposes, all checking accounts consist of two sub-accounts: a transaction sub-account to which all financial transactions are posted, and a holding sub-account into which available balances above a preset level are transferred daily. Funds will be retransferred to your transaction sub-account to meet your transactional needs; however, all balances in the holding sub-account will be transferred to the transaction sub-account with the sixth transfer in any calendar month or monthly statement period.

Both sub-accounts are treated as a single account for purposes of your deposits and withdrawals, access and information, tax reporting, fees, etc.

#### **Linked Accounts**

For checking and savings accounts, you may elect to have these accounts appear on a single statement. Since accounts with at least one common owner can be included on an account statement, you agree that information regarding your Account may be made available to any other owner on any of the accounts that are identified on that combined statement.

Many checking accounts permit you to link other accounts you may have with us or our affiliates to help waive the monthly Service Fee for that checking account based upon the balances you keep in those other accounts. These other accounts need not be included on your statement for those pricing benefits to apply, and accounts that appear on your combined statement are not automatically linked for purposes of pricing. If you have multiple checking accounts listed on your statement, pricing benefits may only apply for the first checking account listed. In addition, balances held in any particular account may only be used for pricing benefits applied for one checking account.

Linking accounts is always at our discretion. If you choose to link your personal accounts to other accounts for which you serve as trustee or custodian (fiduciary), your personal account may receive a financial benefit. Under fiduciary law, any financial benefit you receive is considered a violation of fiduciary duties. We bear no responsibility for your decision to link fiduciary and personal accounts. You should carefully consider this decision, and consult with your legal advisor if necessary.

**Note: we will not automatically place accounts on one combined statement or link accounts for pricing; you must take authoritative action to do so.**

#### **Interest:**

##### **Checking and Savings Accounts**

Your Account, if designated as interest bearing, will be a variable rate account on which we may change the interest rate and annual percentage yield from time to time at our discretion without notice to you. We do not impose a limit on the amount the interest rate and annual percentage yield on your Account may change. If you have requested your Account not to accrue interest on a periodic basis, we will not establish or maintain an interest rate for the Account until such time as you have requested the Account to begin earning interest.

Interest begins to accrue on the business day we receive credit for your non-cash deposit. For cash and electronic

transfers, interest begins to accrue on the business day of your deposit. For purposes of accruing interest, we use the daily balance method for calculating interest. This method applies a daily periodic rate to the principal balance in your Account each day, which may be based either on collected or ledger balances as set forth in the product features for your Account. The collected balance is the balance of all deposits in your Account on which we have received credit for the deposited funds (determined by the availability schedule of our Federal Reserve Bank for non-cash items). The ledger balance is the balance in your Account without regard to credit or availability. Interest is credited and compounded monthly and is computed on a 360- or a 365-day basis. We reserve the right not to pay interest on any deposited item that is returned to us unpaid.

The interest rate and annual percentage yield applicable to your Account on the date your Account is opened will be set forth on a separate "rate sheet" or other interest rate disclosure provided to you when your Account is opened. That interest rate disclosure is considered a part of this Agreement.

#### **Certificates of Deposit**

We use the daily balance method to calculate interest on your CD. This method applies a periodic rate each day to the principal balance. Interest begins to accrue on the business day you deposit cash or non-cash items. Interest for CDs is calculated on a 360- or 365-day basis. The APY disclosed on the face of your Deposit Receipt, which is considered part of this Agreement and, if applicable, on the maturity notice, assumes interest will remain on deposit until maturity. On maturities of more than one year, interest will be paid and reported to the IRS at least annually (excludes Retirement CDs). A withdrawal will reduce earnings.

#### **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.

#### **Fees and Service Charges**

You agree to pay the monthly service fee, transaction fees, fees or interest charges for insufficient funds and stop payments, and all other applicable service charges or fees identified herein as applicable to your Account, or which may be otherwise mutually agreed upon by you and the Bank. You authorize us to charge your Account for these fees and service charges at any time whether or not such fees or charges will result in an overdraft of your Account or, where there are not sufficient funds in your Account to cover your fees and service charges, to bill you separately. You acknowledge and agree that the funds in your Account used to pay such fees and service charges may include any federal or state benefit payments that you choose to deposit in any Account (including direct deposit of Social Security). You understand and agree that if you do not want your benefits applied in this way, you may change your direct deposit instructions to the benefits payor at any time.

#### **Form of Account Ownership and Fee Allowance Rate:**

Refer also to the General Terms for Accounts and Services Section for types of accounts other than Business Deposit Accounts.

You agree that if your Account is identified as one offered only to individuals or unincorporated nonbusiness associations, it shall not be used for a business purpose.

### **Business Accounts**

Where a corporation, unincorporated association or limited liability company, partnership, including a limited partnership, limited liability partnership, or joint venture, government entity or sole proprietor (collectively, the "business") is designated or appears on a signature card as the owner of such account, then the account is payable only to or on the order of the business, and not to any individual director, shareholder, member or partner thereof except as they may be a payee on a check or other item drawn on your Account. You further represent and agree that the business has taken all action necessary to open and maintain banking accounts at the Bank and that all resolutions and/or other documentation delivered to us in connection with the account are true, accurate, complete, and will be kept up to date and may be conclusively relied upon by us. You agree to notify us in advance of any change in your form of ownership. You also agree that we are not obligated to cash checks payable to you or to accept "less cash" deposits. Notwithstanding anything to the contrary, the relationship between you and the Bank is one of debtor/creditor, not fiduciary, even if the account is titled as a "fiduciary" account with that role being played by you.

You agree that each eligible signer is authorized to endorse for collection, deposit, or negotiation any and all checks, drafts, notes, bills of exchange, certificates of deposit, and orders for the payment or transfer of money between accounts at the Bank and other banks, either belonging to or coming into the possession of the business. Endorsements "for deposit" may be written or stamped. We may accept any instrument for deposit to any depository account of the business without endorsement or may supply the endorsement of the business. The person(s) so designated is authorized to sign any and all checks, drafts and orders drawn against any designated account(s) of the business at the Bank. We are authorized to honor and pay all checks, drafts and orders when so signed or endorsed without inquiry as to the circumstances of issue or disposition of the proceeds even if doing so causes an overdraft or increases an overdraft and regardless of to whom such instruments are payable or endorsed, including those drawn or endorsed to the individual order of any such person so listed.

In addition, each eligible signer is authorized to act for and on behalf of the business in any matter involving any Account of the business, including the authority to instruct us to close the Account, and is further authorized to sign and implement for and in the name on behalf of the business, as they, or any of them see fit, the terms of all agreements, instruments, drafts, certificates, or other documents relating to any depository accounts or other business including, but not limited to, night depository agreements, funds transfer agreements or safe deposit agreements.

Business accounts are accounts held by or on behalf of an entity (a person other than a natural person) or held by an individual in a professional or business capacity. Each month the noninterest-bearing funds in a business Account may earn a Fee Allowance Rate that is based on the current market conditions. The Fee Allowance Rate is used to calculate an allowance that can be used to offset monthly fees. Each month's allowance is calculated by taking the average monthly noninterest-bearing collected balance of your Account during the month and multiplying the result by the Fee Allowance Rate determined at JPMorgan Chase Bank, N.A.'s discretion and by the number of days in the billing cycle divided by the number of days in the year.

Each month's credit will be used to offset maintenance and certain transaction fees incurred in that month for account maintenance and services. The credit may only be applied against

current fees and will never be credited to your Account. Fees in excess of a credit will be charged to your Account, or to the Account designated as your primary business checking account if you have more than one. No credit is earned on funds in personal noninterest-bearing accounts.

### **Telephone Requests**

You agree that funds in any of your Accounts with us can be transferred, upon the telephone request of any signer on the Account, to another account with us or to any other financial institution. We shall not be responsible for any loss incurred as a result of our acting upon or executing any request, order or instruction we believe to be genuine. Furthermore, we may refuse to execute any telephone request or order.

### **Electronic Communication**

Any communication contemplated by this Agreement may be delivered by electronic means if you have agreed to electronic notices rather than via U.S. mail or other means to the extent permitted by law.

### **Powers of Attorney**

If you wish to designate an attorney-in-fact, you must do so in a form acceptable to us. Subject to the laws of your State, we reserve the right to refuse to honor any Power of Attorney presented to us, as well as to refuse to recognize a successor attorney-in-fact at any time, whether or not the successor attorney-in-fact is specifically identified in the Power of Attorney. In addition, we reserve the right to refuse to follow the instruction of an attorney-in-fact to designate the attorney-in-fact as a joint account holder, ITF beneficiary, or POD beneficiary to the Account. You agree that we are authorized, but not required, to honor a Power of Attorney until we receive written notice (1) that you have revoked the Power of Attorney or (2) that the Power of Attorney has been revoked as a matter of state law, and that we have had a reasonable opportunity to act on that written notice.

### **Adverse Claims**

Upon receipt of oral or written notice from any party of a claim regarding the Account, we may place a hold on your Account and shall be relieved of any and all liability for our failure or refusal to honor any item drawn on your Account or any other withdrawal instruction. We may file an action in interpleader with respect to any Account where we have been notified of disputed claims to that Account. If any person asserts that a dispute exists, we are not required to determine whether that dispute has merit in order to refuse to honor the item or withdrawal instruction, or to interplead any funds in the Account.

### **Legal Proceedings/Other Restrictions**

We may restrict the use of your Account if the Account is involved in any legal or administrative proceeding, whether or not we're a party to the proceeding. All expenses incurred by us as a result of a proceeding affecting your Account, may be charged against your Account or billed to you separately. These fees may include, but are not limited to, court costs and attorney fees.

We may also restrict the use of your Account when we reasonably consider such action necessary to avoid a loss. This may occur if we suspect that irregular, unauthorized, or unlawful activities may be involved with your Account, whether or not we suspect that you are directly or indirectly aware of these activities. Such restrictions shall be placed pending an investigation of these activities.

### **Set-Off**

You agree that we may, without prior notice or demand, apply or set off the funds in your Account at any time to pay off any debt, whether direct or indirect, you have with us or any of our affiliates and/or any fees or service charges owed to us, and you grant us a security interest in each Account to secure such debt, as it may arise. You expressly agree that

such rights extend to any Federal or state benefit payments (including without limitation Social Security benefits) electronically deposited into your Account. You understand and agree that if you do not want your benefits applied in this way, you may change your direct deposit instructions to the benefits payor at any time. If your Account is a joint account and one or more joint owners are indebted to us in any manner, we may use the funds in the joint account to pay the debt without prior notice to you. This right of set-off does not apply if the debt is created under a consumer credit card plan or your right to withdraw funds from the Account arises only in a representative capacity. You also acknowledge and agree that any federal benefits or other payments deposited to your Account after a date of ineligibility must be returned to the Federal Government or other payor, as applicable, and we may set-off against any of your Accounts in order to recover any ineligible benefits or payments you may have received if we are obligated to return funds to the payor. If we make a set-off against your Account, you agree to release and indemnify us from all liability for our actions.

If you or any joint owner draws a check or otherwise authorizes withdrawals not presented for payment until after the drawer's death, or if any joint owner is indebted to us at the time of his or her death, we are authorized to pay such checks and withdrawals and exercise our right of set-off against the Account after such joint owner's death, notwithstanding any rights that a surviving joint owner, a POD payee or a beneficiary of an ITF or "trustee for" account may have to funds in the Account.

#### **No Waiver**

No failure by us to exercise any right will be taken as a waiver of that right or any other right, and we may still enforce all of our rights in the future.

#### **Closing Your Account**

Either you or the Bank may close your Account at any time with or without cause. If you close your Account, you may be charged an Account Closing fee. We may automatically close your Account if it reaches a zero balance. Any closed account may be automatically reopened if we receive a deposit to the Account. If we close your Account, we may send you written notice that the Account is closed on the date we close your Account. We will return the balance in your Account less any fees or service charges, claims, setoffs or other amounts you owe us, if such net amount exceeds one dollar. Please allow four weeks to receive such funds from us. After your Account is closed, we have no obligation to accept deposits or pay any outstanding checks. You agree that we shall be relieved of any and all liability for refusing to honor any check drawn on a closed Account. We have the right to advise consumer reporting agencies and other third party reporting agencies of accounts closed for misuse.

#### **Change in Account Agreement**

We may change the terms of this Agreement, including any fees or features of your Account, upon notice sent to you via ordinary U.S. mail at least 30 calendar days prior to the effective date of the change; provided however, for automatically renewable CDs, no such change shall be effective prior to the renewal date, and such notice may be provided with ten days written notice prior to the renewal date. 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 or in fees for document printing.

#### **Rules Governing Your Account**

Your Account is governed by all rules and regulations of applicable federal law and the laws of your State (to the extent they are not considered to have been preempted by federal law), including those that may modify the terms of

this Agreement. All deposits, items transmitted for collection, and any other transactions concerning your Account are subject to applicable clearinghouse rules and Federal Reserve rules and regulations.

Notwithstanding any other provision herein, this Agreement or any section of this Agreement may be changed or terminated without notice to the extent necessary to comply with any law or regulation of any appropriate federal or state authority.

If a conflict exists between any provision of this Agreement and any statements made by any employee of ours or our affiliates, this Agreement and the applicable sections will control.

#### **Liability**

You agree that we shall be relieved of any and all liability for acting upon your instructions or failing to act on your instructions when we reasonably believe that to do so would cause us to be exposed to civil or criminal liability, or conflict with customary banking practices.

**YOU AGREE THAT WE SHALL NOT BE LIABLE FOR INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES REGARDLESS OF THE FORM OF ACTION AND EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.**

**IF WE FAIL TO STOP PAYMENT ON AN ITEM, OR PAY AN ITEM BEARING AN UNAUTHORIZED SIGNATURE, FORGED DRAWER'S SIGNATURE OR FORGED ENDORSEMENT OR ALTERATION, OUR LIABILITY, IF ANY, SHALL BE LIMITED TO THE FACE AMOUNT OF THE ITEM.**

#### **Location of All Legal Proceedings**

If you file any lawsuit or other legal proceeding against us that is connected in any way to your Accounts or services, you must do so in an appropriate court in the state and county where you opened the account. If you relocate your Account to another branch, you must file any lawsuit or proceeding in the state and county where that branch is located. In addition, if we file any lawsuit or legal proceeding that is connected in any way to your Accounts or services, you consent to jurisdiction and venue in an appropriate court in the location described in this paragraph. If either party chooses to have disputes determined under the section entitled Arbitration, that section rather than this section governs the process and location of the arbitration proceedings.

If you reside in a U.S. state where we have branch offices, any account you open by mail, internet, or other remote means will be assigned to a branch in the state where you reside, and for purposes of this section your account will be considered to be opened at that branch.

If you do not reside in a U.S. state where we have branch offices, any account you open by mail, internet, or other remote means will be considered to be opened in Franklin County, Ohio.

#### **Waiver of Immunity**

To the extent that you have or hereafter may acquire any immunity from jurisdiction of any court or from any legal process (whether through service or notice, attachment prior to judgment, attachment in aid of execution, or otherwise) with respect to yourself or your property, you hereby irrevocably waive such immunity in respect of your obligations hereunder to the extent permitted by applicable law. Without limiting the generality of the foregoing, you agree that such waivers shall have the fullest extent permitted under the Foreign Sovereign Immunities Act of 1976 of the United States and are intended to be irrevocable for purpose of such act.



## **Arbitration**

PLEASE READ THIS PROVISION CAREFULLY. IT PROVIDES, WITH THE SPECIFIC EXCEPTION STATED BELOW, THAT ANY DISPUTE MUST BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT. YOU WILL NOT BE ABLE TO BRING A CLASS ACTION OR OTHER REPRESENTATIVE ACTION IN COURT, NOR WILL YOU BE ABLE TO BRING ANY CLAIM IN ARBITRATION AS A CLASS ACTION OR OTHER REPRESENTATIVE ACTION. YOU WILL NOT BE ABLE TO BE PART OF ANY CLASS ACTION OR OTHER REPRESENTATIVE ACTION BROUGHT BY ANYONE ELSE, OR TO BE REPRESENTED IN A CLASS ACTION OR OTHER REPRESENTATIVE ACTION. IN THE ABSENCE OF THIS ARBITRATION AGREEMENT, YOU AND THE BANK MIGHT OTHERWISE HAVE HAD A RIGHT OR OPPORTUNITY TO BRING CLAIMS IN A COURT, BEFORE A JUDGE OR JURY, AND/OR TO PARTICIPATE OR BE REPRESENTED IN A CASE FILED IN COURT BY OTHERS (INCLUDING CLASS ACTIONS). EXCEPT AS OTHERWISE PROVIDED BELOW, THOSE RIGHTS ARE WAIVED. OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT, SUCH AS THE RIGHT TO APPEAL AND TO CERTAIN TYPES OF DISCOVERY, MAY BE MORE LIMITED OR MAY ALSO BE WAIVED.

Either you or the Bank may, without the other's consent, elect mandatory, binding arbitration of any claim, dispute or controversy raised by either you or the Bank against the other, or against the employees, parents, subsidiaries, affiliates, beneficiaries, heirs, agents or assigns of the other, arising from or relating in any way to this Agreement, any prior account agreement between you and the Bank, or the advertising, the application for, or the approval of your Account (the "Claim" or "Claims"). All Claims originating from or relating to this Agreement are subject to arbitration, no matter what theory they are based on or what remedy they seek, whether legal or equitable. This includes Claims based on contract, tort (including intentional tort), fraud, agency, negligence, statutory or regulatory provisions, or any other sources of law, or any request for equitable relief. Claims subject to arbitration include Claims that are made as counterclaims, cross claims, third party claims, interpleaders or otherwise, and any party to a proceeding in court may elect arbitration with respect to any Claims advanced in the lawsuit by any party or parties.

As an exception to this arbitration provision, you retain the right to pursue in a small claims court, any Claim that is within that court's jurisdiction and proceed on an individual basis.

If you or the Bank elects to arbitrate a Claim, the arbitration will be conducted as an individual action. Neither you nor the Bank consents or agrees to any arbitration on a class or representative basis, and the arbitrator shall have no authority to proceed with any arbitration on a class or representative basis. This arbitration provision applies to and includes any Claims made and remedies sought as part of any class action, private attorney general or other representative action, which Claims hereby are made subject to arbitration on an individual (non-class, non-representative) basis. This means that even if a class action lawsuit or other representative action, such as that in the form of a private attorney general action, is filed, any Claim between you and the Bank related to this Agreement raised in such lawsuits will be subject to an individual arbitration Claim if either you or the Bank so elects.

The party filing a Claim in arbitration must select either one of two national arbitration administrators: the National Arbitration Forum ("NAF") or the American Arbitration Association ("AAA"). The arbitration organization that is selected will apply its code or procedures in effect at the time the arbitration claim is filed, unless any portion of that code or those procedures is inconsistent with any specific terms of this arbitration provision and/or this Agreement, in which case this arbitration provision and this Agreement shall prevail. The arbitration will be conducted before a single arbitrator. The arbitrator will apply applicable substantive

law, including but not limited to the applicable Uniform Commercial Code, consistent with the Federal Arbitration Act, 9 U.S.C. §§ 1-16 ("FAA") and the applicable statute of limitations or condition precedent to suit, and will honor claims of privilege recognized at law. The arbitrator will have the power to award to a party any damages or other relief provided for under applicable law, and will not have the power to award relief to, against or for the benefit of any person who is not a party to the proceeding. The arbitrator's authority is limited solely to the Claims between you and the Bank alone. The arbitration may not be consolidated with any other arbitration proceeding. You and the Bank do not agree to any arbitration on any basis to which any party other than you and the Bank, the related parties enumerated above such as heirs, successors and assigns, or any other person obligated on the Account, is involved.

Any decision rendered in such arbitration proceeding will be final and binding on the parties, unless a party appeals in writing to the arbitration organization within 30 days of issuance of the award. The appeal must request a new arbitration before a panel of three neutral arbitrators designated by the same arbitration organization. The panel will reconsider all factual and legal issues anew, follow the same rules and laws that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. An award in arbitration will be enforceable as provided by the FAA or other applicable law by any court having jurisdiction.

We will reimburse you for the initial arbitration filing fee paid by you up to the amount of \$500. If there is a hearing, we will pay any fees of the arbitrator and arbitration administrator for the first two days of that hearing. All other fees will be allocated in keeping with the rules of the arbitration administrator and applicable law. If you prevail in the arbitration of any Claim against us, we will reimburse you for any fees you paid to the arbitration organization in connection with the arbitration. All other fees, including attorneys' fees, will be allocated in keeping with the rules of the arbitration administrator. Any decision rendered in such arbitration proceedings will be final and binding on the parties, and judgment may be entered in a court of competent jurisdiction. Rules and forms may be obtained from, and Claims may be filed with, either of the two organizations, as follows: the NAF, P.O. Box 50191, Minneapolis, Minnesota 55405, website at [www.arb-forum.com](http://www.arb-forum.com); or the AAA, 335 Madison Avenue, Floor 10, New York, New York 10017, website at [www.adr.org](http://www.adr.org). Any arbitration hearing at which you wish to appear will take place at a location within the federal judicial district that includes your address at the time the Claim is filed.

This arbitration provision is part of and constitutes a transaction involving interstate commerce, and shall be governed by the FAA.

This arbitration provision applies to all Claims relating to your Account that arose in the past, which may presently be in existence, or which may arise in the future. This arbitration provision shall survive termination of your Account as well as voluntary payment of any outstanding indebtedness in full by you, or any bankruptcy by you. If we assign your Account to any unaffiliated third party, this arbitration provision will apply to any Claim between you and that third party if you or that third party chooses arbitration, or to any Claim between you and the Bank which occurred prior to such assignment or arises from such assignment.

## **Successors and Assigns**

This Agreement shall be binding on your personal representative, executors, administrators, and successors. The benefits and responsibilities of this Agreement shall also transfer to and be binding upon our successors and assigns.



You may not transfer, assign or grant a security interest in (collectively, "assign") your Account without our written consent, and no assignment will be valid, nor will we be deemed to have knowledge of or be bound by such assignment, until we have noted that fact in our records. However, by noting the assignment, we do not attest to or have any responsibility for the validity of the assignment. You understand that any assignment of your Account is subject to our right of set-off.

## CHECK 21 – SUBSTITUTE CHECKS AND YOUR RIGHTS

### What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

### What are your rights as a consumer regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

### How do you make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact your J.P. Morgan team at the telephone number or address listed on your statement or you may call:

By Phone: English 1-800-935-9935  
Spanish 1-877-312-4273  
Hearing Impaired 1-800-242-7383

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to

your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

### YOUR CLAIM MUST INCLUDE –

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- The following information to help us identify the substitute check: the check number, the name of the person to whom you wrote the check, and the amount of the check.

## IMPORTANT ENDORSEMENT STANDARDS FOR PERSONAL AND BUSINESS ACCOUNTS

Your compliance with the Bank's endorsement standards is necessary to help assure that the checks you deposit will be cleared on a timely basis.

You assume all responsibility and liability for any loss that we may suffer as a result of (i) your endorsement being placed on the back of the check in a place or manner which obscures other endorsements which then causes a delay in the forward processing and/or return processing of the check, or (ii) issuance of a check on your Account in such a manner that information, marks, or bands on the back of the check obscure endorsements. You must place an endorsement on the back of a check only in the area within 1.5 inches from the "trailing edge" of the check. The trailing edge of the check is the left side of the check looking at it from the front. The remaining area of the check cannot contain any pre-printed, stamped or handwritten client information. We retain the right to refuse to accept a check for deposit when the back of the check is unreasonably obscured.

## ELECTRONIC FUNDS TRANSFER SERVICES

We provide a variety of electronic funds transfer (EFT) deposit account services. These include all transfers resulting from debit cards, ATM Cards, electronic payments, credits and transfers, telephone transfers and on-line banking transactions. In conjunction with the use of these EFT services, we may issue to you an access device, which may be a card, code or other means of accessing your Account to initiate EFTs.

For Personal Accounts, EFT deposit account services exclude wire transfer and other same day settlement funds transfer services and all other transactions which are not covered by Federal Reserve Regulation E. These will be governed by a separate agreement.

For Business Accounts, wire transfer and all other funds transfer or other treasury services not identified in this section will be governed by a separate agreement.

Business Days–Everyday is a business day, except Saturdays, Sundays, and State and Federal holidays.

## Types of EFT Services

- A. Access Cards** If you select a debit card or specialty debit card at the time of account opening, you may use this debit card to access your new checking account. When you open your new checking account at the branch, if you do not select a Personal Identification Number (PIN) for your new debit card, a randomly selected four-digit PIN will be sent to you. Activating your new debit card is not a condition of maintaining your checking account. When you activate your new debit card, any temporary ATM Card that may have been issued to you at the branch will be deactivated. Not applicable for Chase Premier Platinum Checking<sup>SM</sup> and High School Checking.

By using your ATM Card or debit card (the "Card"), you agree that:

1. Your Card remains our property and will be surrendered immediately to us upon request.
2. We may cancel your Card at any time without notice.
3. You shall abide by our rules and regulations relating to the use of your Card.
4. You shall notify us promptly by telephone or in writing of the loss of your Card.
5. You shall not reveal your Card or access code associated with your Card (personal identification number or "PIN") to any person not authorized by you to use your Card and to not write your PIN number on your Card or on any item kept with your Card.
6. For merchant purchases, we have the right to place a temporary hold on your Account, which may affect available balances for purposes of authorizing other transactions or honoring other items posting to your Account, in an amount equal to the authorization amount received through the payment authorization system. Occasionally, merchants do not provide sufficient information with the transaction to allow us to match the final amount to the authorized amount. In these cases the temporary hold will remain on your Account for three business days. If the underlying transaction posts after a temporary hold drops off, we will still have the right to post the transaction against your Account.
7. We have the right to refuse a transaction on your Account when your Card has been reported lost or stolen or when we reasonably believe there is unusual activity on your Account.
8. If you use your Card to access an Account that is no longer available to complete a transaction, we may, at our sole discretion, charge or credit the transaction to another Account.
9. If you use your Card to access an Account that would exceed the daily authorization limit attached to your Card, we may, at our sole discretion, authorize the transaction.
10. The exchange rate applied by Visa® or MasterCard® to Card transactions that occurred initially in a different currency will be (i) a rate selected by Visa or MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa or MasterCard itself receives, or (ii) the government-mandated rate in effect for the applicable central processing date. The rate in effect on the applicable processing date may differ from the rate on the date you used your Card. For purchases, ATM and non-ATM cash transactions, we will add three percent to the amount provided to us by Visa and MasterCard.
11. **Gambling and Illegal Activities:** You will not use your account to conduct transactions relating to unlawful internet gambling or any other illegal activity. Because we are required to prevent transactions involving unlawful internet gambling, we may refuse any gambling transaction that is not conducted in person, whether that gambling is lawful or not. We may also refuse any transaction that we reasonably believe may involve illegal activity.
  - Obtain a statement at participating ATMs where available.

**b. Non-Chase ATMs to:**

- Use your Card at participating networks. Use of your Card may vary depending on the location and type of ATM you are using and the EFT network through which the transaction is being performed. A specific ATM or EFT network may not perform or permit all the above transactions. Transactions at non-Chase ATMs may be subject to a surcharge assessed by the terminal owner. In addition, a specific ATM or EFT network may not provide you with access to all of your Accounts based on the policies of the ATM-owning institution. Withdrawals from ATMs outside the United States generally do not allow savings or money market access. If you have questions regarding whether a certain ATM or EFT network will process a transaction, call or write us.

**(2) Business ATM Card (deposit only): You may use your Business ATM Card (deposit only) to make deposits to your designated checking and savings accounts at full service Chase branded ATMs.**

**(3) In addition to the services listed above, you may use your Card:**

- At any financial institution that honors your Card to obtain non-ATM cash, which may not exceed your daily authorization limit and will be charged to your primary checking account. Transactions exceeding this limit may require the financial institution to phone the Bank for approval.
- To purchase goods and services from merchants who accept your Card as a means of payment. Purchases may not exceed your daily authorization limit and are charged against your primary checking account. If you have arranged with your merchant to pay for your purchases via periodic payments, this is an agreement between you and the merchant and you agree that you must notify the merchant if your account number or expiration date has been changed or your Account has been closed.
- If you request emergency services, you agree to the release of personal data to Visa U.S.A. Inc., MasterCard and its member financial institution and/or their respective contractors for the purposes of providing the emergency services.
- If you provide authorization to a merchant to bill charges on a recurring basis to your Card, and if a replacement Card has been issued to you, you must provide that merchant with your new card number and/or expiration date in order to bill the recurring charges to your Card. We will make an effort to make available to the merchant through Visa/MasterCard your account number, and/or expiration date in order to permit the merchant to continue to bill the recurring charges to your Card until you notify the merchant and us that you have withdrawn your authorization.

**Uses of Your Card**

**(1) You can use your Card (except for deposit only Business ATM Cards) to perform the following services at:**

**a. Chase-branded ATMs to:**

- Withdraw cash from your designated checking and savings accounts.
- Transfer funds between your designated checking and savings accounts.
- Find out your designated checking and savings account balances.
- Make deposits to your designated checking and savings accounts.
- Make payments to qualifying Chase Credit Card, auto, home, business and personal loan products.

**(4) Point-of-Sale Terminal Transactions: You may use your Card (except for the Business ATM Card (deposit only)) to access your primary checking account to:**

- Purchase goods and services from merchants and ATMs who have agreed to accept your Card as a means of payment.
- Withdraw cash in conjunction with a purchase of goods or services if permitted by the merchant.
- Perform balance inquiries on your primary checking account if permitted by the merchant.

**Limitations on Transfers, Amounts, and Frequency of Transactions:**

- (1) You may make only 6 preauthorized withdrawals (including, but not limited to, withdrawals made by ACH, telephone, Internet or wire) from your regular savings account or 6 preauthorized withdrawals (no more than 3 of which may be by check or similar order payable to a third party) from your money market deposit savings account monthly for purposes of making a payment to a third party. We are not considered a third party for purposes of this limitation where the transfers are for purposes of re-paying loans and associated expenses.
- (2) You may make cash withdrawals, not to exceed your daily authorization limit, at any ATMs described above.
- (3) You may make Point-of-Sale transactions in amounts not to exceed your daily authorization limit.
- (4) If your Account is not in an active status, purchases made with your Card and ATM transactions will be suspended.
- (5) A Privileges Debit Card or Business Associate Debit Card may be issued at your request to allow authorized non-signers to access your designated checking or savings accounts. The maximum daily dollar limit for ATM cash withdrawals and Point-of-Sale transactions will be selected by you at the time you request the card. For Privileges Debit Cards, these dollar limits will be monthly instead of daily.

**Your Right to Receive Documentation or Notice of Transactions:**

You will receive a receipt or have the option to receive a receipt at our ATMs and the other ATMs that accept your Card each time you make a transaction. The receipt will indicate the location of the ATM (by code in some cases), the transaction date and type, the amount, and the last four digits of your Card account number.

You will receive an account statement each month for your accounts that are accessible by electronic funds transfers if such transfers occur during the month, but at least quarterly if no such transfers occur.

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person, company or governmental agency, you can call us to find out whether or not the deposit has been made. When calling us, please provide us with your account number and the amount and date of the last deposit.

**B. Payments, Credits and Transfers.** We are able to electronically transfer funds between your Accounts, or from your Account to other parties and to receive funds electronically from other parties for deposit to your Account. We may do this by "ACH" (as a member of a local or national Automated Clearing House Association) and other EFT networks. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

**C. Online Bill Payment and Transfer Services.** You may use the Internet to electronically direct us to make payments from your checking account to third parties ("payees") whom you have selected in advance to receive payment by means of the online bill payment service. You must have a checking account with us to use this service. If you have multiple accounts with us, you may also direct us to make transfers between your accounts by means of the online transfer service. To gain access to these online services, go to our websites and enroll with your eligible Bank accounts. Additional disclosures and specific terms and conditions for using the online services will be provided when you enroll.

**D. Telephone Banking.** You may use our automated customer service system or speak directly to a Telephone

Banker to request us to make periodic transfers from your Account to another checking or savings account held by us. You may also make periodic transfers from your Account to pay certain loans, lines of credit, or credit cards you have with us or with our affiliates. To use the automated system you must have a checking, savings, money market, CD, loan account or a Debit Card and a valid password or PIN. Business account holders may also use a valid TIN. You agree not to reveal your account number, Debit Card number, password, PIN or TIN to any person not authorized by you to use the automated system. To use the service, enter your account number or Debit Card number and password, PIN or TIN as directed. Then follow the options.

**E. Overdraft Protection Transfers.** To obtain Overdraft Protection you must have a checking account with us. You must also have a savings account, qualifying credit card, or qualifying home equity, Prestige or business line of credit ("Funding Account"). We are able to transfer funds from a Funding Account to your checking account to help prevent overdrafts from occurring.

**F. Text Message Transfers.** If we send you a text message with a transfer option, including an Account balance alert, you may respond to request a transfer between eligible accounts. To use the service, follow the transfer options shown via the text message from us. Not all accounts are eligible for transfer via text message request. We must receive a text message transfer before 11 p.m. Eastern time on a business day for the transfer to be effective the same day. Otherwise, the transfer will be effective the next business day.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

**For Personal Accounts Only:**

Telephone or write us at the telephone number or address that was provided to you in your account opening documentation and is set forth on your monthly statement if you think your statement or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt. We must hear from you NO LATER than 60 days after we sent you the FIRST statement on which the problem or error appeared. In your communication to us, be prepared to provide us with the following information:

1. Your name and account number.
2. A description of the error or the transfer you are unsure about, why you believe it is an error or why you need more information.
3. The dollar amount of the suspected error.

If you initially provide this information to us via the telephone, we may require that you send your complaint or question in writing within 10 business days.

We will advise you of the results of our investigation within 10 business days (or 20 business days if your Account was opened less than 30 days prior to the date of the suspected error) after we hear from you and, if we have made an error, we will correct it promptly. If it takes us longer than 10 business days (or 20 business days if your Account was opened less than 30 days prior to the date of the suspected error) to research your complaint or problem, we must provisionally recredit your Account within such time 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 conclude our investigation. If we ask you to put your question or complaint in writing, and do not receive it within 10 business days, we may not recredit your Account.

If the transaction complained of involves an Account which is subject to margin requirements or is otherwise covered by Regulation T of the Federal Reserve Board, we will not provisionally recredit the Account involved.

At the conclusion of our investigation, we will inform you of our results within three (3) business days. If we determine that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. In all cases, our investigation will be completed within 45 days (or 90 days if your Account was opened less than 30 days prior to the date of the suspected error or occurred at a point-of-sale location or outside the United States).

### **THE BANK'S LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS**

If we do not complete a transaction from your account on time or in a correct amount, according to our Agreement with you, we will be liable for your losses or damages.

However, there are some exceptions. For instance, we will not be liable if:

1. Through no fault of ours, you do not have enough available funds in your account to make the transaction.
2. The ATM where you are making the transfer does not have enough cash.
3. The ATM was not working properly and you knew about the breakdown when you started the transaction.
4. Circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
5. In the case of preauthorized credits, the data from the third party is not received, is incomplete or erroneous, or if the recipient is deceased.
6. Your Account is not in an active status.

The list of examples set out above is meant to illustrate circumstances under which we would not be liable for failing to complete a transaction and is not intended to list all of the circumstances.

### **STOP PAYMENT FOR PREAUTHORIZED TRANSFERS**

If you have arranged, in advance, to make regular periodic payments out of your Account, you can stop any of those payments by following these procedures:

1. Call or write your J.P. Morgan team at the telephone number or address on your monthly statement in time for us to receive your request three or more business days before the payment is scheduled to be made. (Note: By using your personal computer to cancel the transaction, you may stop a bill payment that is "Pending" at any time prior to four business days before the Payment Due Date. To stop bill payments that are "In Process" please call your J.P. Morgan team. See your Online Bill Payment Agreement for information concerning "Pending" and "In Process" transactions.)
2. If you call, we may require you to put your request in writing so that it reaches us within 14 days after your call.
3. You may be charged the current stop payment fee for each stop payment order you give us.

If these regular payments vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

### **DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES**

We may disclose information to third parties about your account or the transfers you made:

1. As necessary to complete transactions.
2. In connection with the investigation of any claim you initiate.
3. To comply with government agency or court orders.

4. In accordance with your written permission.
5. As otherwise permitted by the terms of the Bank's Privacy Policy.

Our Privacy Policy is also available on JPMorganOnline.com.

### **NOTICE OF YOUR RIGHTS AND LIABILITIES:**

#### **For Personal Accounts Only:**

Tell us AT ONCE if you believe your Card, PIN or code has been lost or stolen. Telephoning us is the best and fastest way of keeping your possible losses to a minimum.

If you tell us within two business days, you can lose no more than \$50.00 if someone used your Card, PIN or code without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Card, PIN or code and we can prove we could have stopped the unauthorized transactions if you had told us, you could lose as much as \$500.00.

If your statement shows electronic funds transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may be liable for transactions posting after the 60 days if we can prove that we could have prevented the transactions if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, let us know. We will extend the time periods.

#### **For Business Accounts Only:**

- A. You agree to assist us in the investigation and prosecution of claims for unauthorized transactions by completing the appropriate statements and reports reasonably requested by us.
- B. You agree to notify us promptly in writing of any user of a Card who is no longer employed by you or authorized to conduct business on your behalf.
- C. You agree that by allowing anyone to use your Card, you will be responsible for all authorized and unauthorized transactions made through the use of your Card.
- D. Liability for unauthorized transactions, including electronic funds transfers, shall be governed by the "Deposit Account Agreement."

### **Special Provisions for Card Transactions (zero liability protection):**

If in the event your Card or Card number is lost, stolen, or used without authorization, you are not liable for any unauthorized transactions including transactions made at merchants, over the telephone, at ATMs, or online when you notify the Bank promptly.

However, these special provisions do not apply and are not covered by our zero liability policy (in which case the Bank may impose greater liability on the cardholder) when they include transactions where you were grossly negligent or fraudulent in the handling of the account or Card, where you have given someone else your Card, Card number or PIN, or where you delay in reporting unauthorized transactions for more than sixty days.

### **IMPORTANT INFORMATION ABOUT ATM SAFETY AND SAFEGUARDING YOUR ACCOUNT INFORMATION**

- **Play it safe at ATMs** – Overall, use common sense and be aware of your surroundings before, during and after you use an ATM. Here are some additional tips:
  - Choose an ATM that is well-lit.
  - If an ATM looks unusual or altered, don't use it. If you suspect the ATM isn't working properly, cancel the transaction and find another machine.
  - At a walk-up ATM, minimize transaction time by having your card ready to use. At a drive-up ATM, keep your car engine running and lock your doors. If there is an entry door, close it completely upon entering and exiting an ATM facility.

- Stand between the ATM and anyone waiting to use the machine so others can't see your PIN or the transaction amount.
  - As soon as your transaction is complete, remember to remove your card from the ATM, and then put away your money, receipt and card.
  - Contact the police or a security officer if you see any suspicious activity at the ATM. If you think you're being followed from an ATM, go to a busy area and immediately contact police.
- **Keep your debit or ATM card PIN confidential** – Never give your PIN to anyone, don't write it anywhere and avoid carrying it with you. In addition, to keep your card information safe:
    - Change your PIN from time to time and choose a PIN that others can't easily figure out. For example, don't use your birthday or telephone number.
    - To change your PIN (or if you forget your PIN), visit any branch.
    - A JPMorgan Chase employee will never ask you for your PIN or the numbers from the back of your card.
  - **Protect your card as you would a credit card or cash.**
  - **Report a lost or stolen card immediately** – The sooner you report a problem, the sooner we can take precautions to ensure your card isn't misused.

**The activity within Chase facilities in New York and New Jersey is recorded by surveillance cameras.**

Complaints concerning security in Chase ATM facilities should be directed to the JPMorgan Chase Security Department at 800-900-0001 or, in New York, to the New York State Banking Department at 888-697-2861, or, in New York City, to the NYC Department of Consumer Affairs at 212-487-4444 or, in New Jersey, to the New Jersey Department of Banking at 609-292-7272.

**Alerts and J.P. Morgan Mobile<sup>SM</sup> Services**

If you receive or otherwise use the Alerts service or J.P. Morgan Mobile service, you agree to the following terms. If you are enrolled in J.P. Morgan Online<sup>SM</sup>, the terms of the Online Service Agreement control the terms of these services instead.

- You will provide a valid telephone number, e-mail address or other delivery location for these services so we can send you certain information about your account.
- We may send Alerts or J.P. Morgan Mobile messages through your communication service provider, who will act as your agent and deliver them to you. Messages may be delayed or affected by your communication service provider(s) or others.
- We will not charge a fee for the Alerts or J.P. Morgan Mobile text services, but you are responsible for any and all charges, including, but not limited to, fees associated with text messaging imposed by your communication service provider. **Standard messaging charges apply. Such charges include those from your communication service provider.** Message frequency depends on user preferences. **To cancel the J.P. Morgan Mobile text messaging services, send STOP to 576746 at any time.** For help or information on the J.P. Morgan Mobile text messaging services, send HELP to 576746. For additional assistance with these services, contact customer service at 1-866-265-1727.
- Alerts and J.P. Morgan Mobile are provided for your convenience and do not replace your monthly account statement(s), which are the official records of your accounts.
- You understand we may not encrypt information when it is sent to you through these services. This information may include personal or confidential information about you, such as account activity or the status of your account,

and for phone Alerts, may be delivered to voicemail or answering machines if someone doesn't answer the number you provide.

You understand we are not liable for losses or damages from any disclosure of account information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of, or inaccurate content in, the Alerts or the account information sent thru J.P. Morgan Mobile. The J.P. Morgan Mobile text messaging service may only be activated by customers with eligible accounts. While you have to have an eligible account to use the J.P. Morgan Mobile text messaging service, once you activate the service, if you have other types of accounts with us, you may have access to those other accounts as well.

You agree to indemnify us for all claims, losses, liability, costs and expenses (including reasonable attorneys' fees) that arise if you provide an incorrect telephone number, e-mail address or other delivery location or if you violate applicable federal, state or local laws, regulations or ordinances. You understand this section will survive even if this Agreement is terminated.

**Overdraft Protection Services**

You must separately sign up for Overdraft Protection, including Cash Sweep Services as it does not automatically apply to new accounts.

1. **Definitions:** As used in this Overdraft Protection Services section, the following terms shall have the following meanings: "You" or "your" means the person(s) or entity who has requested Overdraft Protection or Business Overdraft Protection ("Request"). "Overdraft Protection" means the automated funds transfer service established pursuant to the Request and this section. "Funding Account" means the account from which Overdraft Protection transfers are made. "Checking Account(s)" means one or more personal checking accounts for which Overdraft Protection is requested or one or more Business checking accounts for which Business Overdraft Protection is requested, as designated on the Request for Overdraft Protection. For Cash Sweep Services, "Checking Account Minimum Balance" means the balance that will trigger the transfer from the Funding Account. "Target Balance" is the balance that will be maintained in the checking account after the transfer from the funding account.
2. **Overdraft Protection and Cash Sweep Service Request:** The Request must specify the Checking Account(s) and a single Funding Account.
  - **Overdraft Protections Service Request:** For personal accounts, the Funding Account may be a personal savings account at the Bank ("Savings Account"), a qualifying credit card account at Chase Bank USA, N.A. ("Credit Card Account"), a Home Equity Line of Credit at the Bank ("Line of Credit Account"), or a Prestige Line of Credit at the Bank ("Line of Credit Account"). For business accounts, the Funding Account may be a Business savings account at the Bank ("Savings Account"), a credit card at Chase Bank USA, N.A. ("Credit Card") or a Business Line of Credit at the Bank ("Line of Credit Account") or Business Overdraft Line of Credit at the Bank ("Overdraft Line of Credit Account"). Overdraft Protection will become effective after the Bank has received your Request and had a reasonable time to act upon it.
  - **Cash Sweep Service Request:** The Request must specify the Checking Account and the Funding Account. For personal accounts, the Funding Account must be a personal savings account at the Bank. For business accounts, the Funding Account must be a business savings account at the Bank. The Cash Sweep will be effective after the Bank has received your Request and had a reasonable time to act upon it.

3. **Activation:**
  - **Overdraft Protection Services:** Whenever checks or other customer initiated transactions are drawn on a Checking Account which, if paid, would cause the Checking Account to become overdrawn, such event will constitute a transfer request and we will initiate a transfer ("Transfer") from the Funding Account to the Checking Account in multiples of \$50.00 (which includes the Transfer Fee) sufficient to pay those checks or other customer initiated transactions drawn on the Checking Account. If the Funding Account is a Credit Card Account, Transfers will be charged to the Credit Card Account under the terms disclosed in your credit card Cardmember Agreement for personal or your Business Credit Card Cardmember Agreement for business customers. If the Funding Account is a Line of Credit Account or Overdraft Line of Credit Account, Transfers will be charged to the Line of Credit Account or Overdraft Line of Credit Account, under the terms disclosed in your Home Equity or Prestige agreement, or Business Line of Credit or Business Overdraft Line of Credit loan documents. Transfers will appear on the periodic statements for the applicable Checking Account and the Funding Account. We have no obligation to inform the checking account owner if the status of the Funding Account or actions of the Funding Account owner results in the Overdraft Protection being unavailable.
  - **Cash Sweep Services:** Whenever the Checking Account is below the established minimum balance, such event will constitute a transfer under this Agreement and J.P. Morgan will initiate a transfer (Sweep) from the Funding Account sufficient to increase the Checking Account balance to the prescribed Target Balance. We have no obligation to inform the checking account owner if the status of the Funding Account or actions of the Account owner results in the Cash Sweep Service being unavailable.
4. **Maximum Overdraft Protection or Cash Sweep Transfer Amount:**
  - **Overdraft Protection Services:** The amount of a Transfer will not exceed the amount available in the Funding Account. (The Funding Account is savings account, credit card account, or other line of credit account linked to your checking account for Overdraft Protection.) If the amount available is insufficient to pay all checks and other customer initiated transactions, plus the Transfer Fee, in multiples of \$50.00, then we will initiate a Transfer in the amount necessary to pay one or more transactions, plus the Transfer Fee. If the amount available is sufficient to pay one or more transactions, but not the Transfer Fee, we will initiate a Transfer in the amount necessary to pay the transaction or transactions only. We will, however, charge the Transfer Fee against the account, causing the account to be overdrawn. Any checks or other customer initiated transactions that are not paid by the Transfer will either be paid or returned, and Insufficient Funds Fees or Returned Item Fees charged, in the same way as if you did not have Overdraft Protection.
  - **Cash Sweep Services:** The maximum amount of the Cash Sweep Transfer will be the available balance in the Funding Account. If the amount of the Transfer calculated in the Activation paragraph above exceeds the Maximum Cash Sweep Transfer, then notwithstanding the provisions of the Activation paragraph, the transfer will be the total available balance in the Funding Account.
5. **Fees For Overdraft Protection Services Only:** For each day on which a Transfer occurs, an Overdraft Protection Transfer fee will be charged to each Checking Account that receives a Transfer.
6. **Limits On Savings Account Transfers:** If the Funding Account is a Savings Account, Transfers from the Savings Account are considered "preauthorized transfers." The number of such Transfers that may be made during each month or each statement cycle is limited in accordance with federal regulations and our Account Agreement for deposit accounts. See the Withdrawal Procedures and Limitations section for more detail.
7. **Termination of Overdraft Protection Or Cash Sweep Service By The Bank:** We may terminate Overdraft Protection or Cash Sweep Service for a Checking Account at any time upon sending written notice to the last address for the Checking Account shown on our records. If the Funding Account is closed or blocked for usage, Overdraft Protection or Cash Sweep Service will not be available. If a Checking Account is closed or blocked for usage, Overdraft Protection or Cash Sweep Service for that Checking Account will not be available.
8. **Termination of Card Privileges For Overdraft Protection Only:** We may terminate or block the use of a Card with access to a Checking Account when, at our discretion, we reasonably believe that there is unusual Overdraft Protection activity for that Checking Account.
9. **Termination of Overdraft Protection Or Cash Sweep Service By Customers:** The owner of a Checking Account or a Funding Account may cancel Overdraft Protection or Cash Sweep Service for that Checking Account by requesting the cancellation in person at a branch or by delivering to us written notice of cancellation. Any cancellation under this paragraph nine will be effective after we have received notice of such cancellation and had a reasonable time to act upon it.
10. **Transfer Requests For Multiple Checking Accounts For Overdraft Protection Only:** If transfer requests occur with respect to more than one of the Checking Account(s) on the same day, we shall have sole discretion in determining the order in which such transfer requests are processed.
11. **General Provisions:** This agreement is binding on the owner of the Checking Account and the Funding Account.

## APPENDIX: ASSET ACCOUNT AND DEPOSIT ACCOUNT – FUNDS AVAILABILITY POLICY STATEMENT

**General Policy:** Wire transfers, electronic direct deposits, and cash deposits made with a banker or at an ATM that does not require a deposit envelope will be available on the day we receive your deposit. Except as described later in this policy, when you make other deposits, the funds are available on the first business day after the day we receive your deposit. Available funds may be withdrawn in cash or used to pay checks and other items.

**When Your Deposit Is Received:** If you make a deposit on a business day before our cutoff times at a Chase branch or ATM, we will consider that day to be the day of your deposit. However, if you make a deposit after the cutoff time, or on a day that is not a business day, we will consider the deposit to have been made on the next business day.

- For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.
- Cutoff times for branch deposits vary by location. For most branches, the cutoff time will be the end of the business day. If it is different, the branch will post signs indicating the earlier cutoff time. The cutoff time will be no earlier than 2 p.m. local time.

*For example:* You make your deposit on Friday at 5:45 p.m. and the cutoff time for that branch is 5:00 p.m. We consider the deposit to be received on the next business day, which is Monday. But if Monday is a holiday, we consider the deposit to be received on Tuesday.

- For deposits at ATMs, the cutoff time is generally 11 p.m. Eastern time. For ATMs with an earlier cutoff, the ATM screen will notify you of the cutoff time.
- Deposits placed in a night depository are considered received when we remove them from the night depository. We will remove deposits not later than the next business day.
- Branches in some locations may be closed on business days in observance of a state holiday or because of an emergency, and deposits made when those branches are closed (either at a night depository or at an ATM that requires an envelope for deposits) will be considered received on the next business day when the branch is open.
- All deposits made by mail and addressed to Chase without using a specific branch name and street address will be considered received by the Chase-By-Mail facility in Louisville, Kentucky as of the date such deposit is received by this facility.

**Longer Delays May Apply:** In some cases, we may not make all of the funds that you deposited by check available by the first business day after the day of your deposit. Funds may not be available until the second business day after the day of your deposit. However, at least the first \$200 of these deposits will be available on the first business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to our employee, or if we decide to take this action after you complete your deposit, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Funds you deposited by check may be delayed for longer than two business days under the following circumstances:

- We believe a check you deposited will not be paid;
- You deposited checks totaling more than \$5,000 in any one day;
- You re-deposited a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months; or
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

**Special Rules for New Accounts:** If you are a new account customer, the following special rules may apply during the first 30 days your account is open:

- Funds from deposits of the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit; and
- Funds from all other check deposits will be available no later than the fifteenth business day after the day of your deposit.

**Holds on Other Funds:** If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your Account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

## APPENDIX: OTHER BANKING SERVICES RELATING TO ACCOUNTS

### A. FUNDS/WIRE TRANSFERS

#### 1. Definitions

A "funds transfer" means a series of transactions, beginning when an originator issues a payment order for the purpose of paying the beneficiary of such order (the "beneficiary"), but does not include payments made by check or credit card, a debit transfer made through the Automated Clearing House System ("ACH") or transfers governed by the federal Electronic Fund Transfer Act. The term "payment order" means an instruction to a receiving bank transmitted orally, electronically, or in writing to pay a fixed or determinable amount to a beneficiary.

#### 2. Payment Orders

You may issue payment orders orally, electronically or in writing, as arranged, against your Accounts, subject to our acceptance. We will receive and process payment orders only on our Business Days, and within our established cutoff hours. We may debit any of your Accounts for the amount of each payment order we accept and all associated fees. No restrictions upon our acceptance of payment orders or upon the Accounts which we may debit shall be binding unless agreed to by us in writing. Unless otherwise agreed, communications requesting cancellation or amendment of payment orders must be received no later than 5:00 p.m. Eastern time on the Business Day preceding the day we are to execute my payment order.

Notwithstanding any instructions by you to the contrary, we reserve the right to utilize any funds transfer system and any intermediary bank we choose in the execution of any payment order we accept and may otherwise use any means of executing the payment order which we deem reasonable under the circumstances.

#### 3. Security Procedure

All payment orders, and communications requesting cancellation or amendment of payment orders, issued in your name are subject to verification by us pursuant to a mutually agreed upon security procedure. Unless otherwise agreed, we may furnish confidential security procedure material to any person authorized on your Account or to any other person we reasonably believe to be authorized to receive such information. You must safeguard any such security procedure materials and make them available only to persons who are authorized to give instructions using such procedures.

Unless we and you have agreed in writing to an alternate security procedure, the authenticity of oral or written (including writings transmitted by facsimile) wire transfer payment orders may, at our discretion, be verified by telephonic call-back confirmation with an individual purporting to be a person reflected on our records as having authority to initiate wire transfers. You agree that this security procedure is a commercially reasonable security procedure for those wire transfer payment orders.

#### 4. Foreign Currency Transfers

If you issue, and we accept, a payment order for payment outside the U.S. in a currency other than the U.S. dollar, we shall debit your Account for the U.S. dollar equivalent of the amount of the foreign currency transferred at our then prevailing rate

of exchange or as otherwise agreed. In processing your funds transfers, other banks may deduct their fees from the payment orders issued to them. If the beneficiary's bank is instructed to pay in a currency other than its local currency, payment may be made by the beneficiary's bank at its rate of exchange on the date of its payment. In connection with each funds transfer, you shall be responsible for complying with all local currency restrictions and any other local law governing the transaction.

#### 5. Identification Numbers

In accepting a payment order issued in your name, we may rely upon the identifying number (such as a Fedwire routing number or account number) of the beneficiary, the beneficiary's bank or any intermediary bank and use only such numbers in executing the order. Also, the beneficiary's bank in the payment order may make payment on the basis of the identifying number even though it identifies a person different from the named beneficiary. Accordingly, you shall be responsible for the consequences of any inconsistency between the name and identifying number, as instructed, of any party in a payment order.

#### 6. Funds Transfer Notices

In any funds transfer where you are the recipient or beneficiary of the transfer, we shall not be obligated to notify you of any such payment to your Account, other than to record such payment in your next regular statement of account. In the event that we send you an additional notice of the receipt of such a funds transfer for your account, you may not withdraw such funds until we have received payment from the sender of such transfer.

#### 7. Other Procedures

We may from time to time provide you with operational procedures or instructions regarding our funds transfer service.

#### 8. Limitations on Liability

Our liability for payment orders that are not authorized and not effective as your order or that are not enforceable against you shall be limited to a refund of the amount paid pursuant to such payment order, and if applicable law requires, interest on the refundable amount. Under no circumstances will we or any Morgan Affiliate be liable for any indirect, incidental, special or consequential damages, regardless of the form of action and even if we or such Morgan Affiliate has been advised of the possibility of such damages, nor shall we or any Morgan Affiliate be liable for any attorneys' fees you incur.

### B. RECEIPT OF AUTOMATED CLEARING HOUSE ENTRIES

All Automated Clearing House ("ACH") credits and debits received for your account will be received by us subject to the rules of the National Automated Clearing House Association and any other applicable ACH rules. You agree to be bound by the ACH rules. Any credit given by us to you for an ACH credit shall be provisional until we receive final payment. If we do not get paid, we may revoke the provisional credit and charge the amount to your Account or obtain a refund from you, in which case the originator of the credit entry shall not be deemed to have paid you the amount of such entry. Unless we otherwise agree in writing, we shall not notify you of our receipt of ACH transactions other than as recorded in your next regular Account statement.



**Direct Deposit**

You may designate us as the bank to receive deposits made directly by any payor to any of your Accounts. These direct deposits may include, for example, your salary, Social Security benefits, and pension or annuity payments.

If we receive a demand for reimbursement from any payor claiming that you were not entitled to certain payment(s), we are authorized to charge your Accounts for the amount of the claim. Any action by us for reimbursement from you may also be made against your estate, heirs and legal representatives, who shall be liable for any claims made against and/or expenses incurred by us. We may terminate any direct deposit service at any time without notice and/or make this service subject to other conditions, at our discretion.

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Dear Ms. Moran:

Attached are the documents which require the signatures of Messrs. Tescher & Spallina and the completion of the highlighted information. Could you please also provide copies of photo i.d.'s for both Mr. Tescher and Mr. Spallina and an original death certificate for Mr. Bernstein. We will need these documents not only for this account, but also for the trust accounts we will be establishing.

Of course, please call if you have any questions. Once completed, you can email the documents to me at [patricia.x.gibbons@jpmorgan.com](mailto:patricia.x.gibbons@jpmorgan.com) in order to expedite the process. I will however, need the original documents sent to my attention at JPMorgan Chase Bank, NA, 205 Royal Palm Way, Palm Beach, FL 33480.

Thank you for your assistance.

Regards,  
Patti Gibbons  
Account Opening Specialist

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Patti Gibbons | Account Opening Specialist | Private Wealth Management | J.P. Morgan | 205 Royal Palm Way, Palm Beach, FL 33480 | T: 561-838-4607 | F: 561-833-5683 | [patricia.x.gibbons@jpmorgan.com](mailto:patricia.x.gibbons@jpmorgan.com)  
To ensure a prompt response, please direct your reply to our team at [account\\_opening\\_palm\\_beach@jpmchase.com](mailto:account_opening_palm_beach@jpmchase.com)

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J.P. Morgan Account Trust/Estate Account Application

A. Account Information

Title of Account: ESTATE OF SIMON L. BERNSTEIN, DONALD R. TESCHER AND ROBERT L. SPALLINA , CO-PERSONAL REPS

Trust Estate Endowment Foundation ERISA Plan Other Charitable Trust Other

Tax ID #: (Only required if you are not executing Certification of Trust)

I have applied to open the following accounts (check all that apply):

- Checking Account Money Market Deposit Account/Savings Business Checking with Interest Account
Investment Management/Third Party Manager/J.P. Morgan Advisory Program (discretionary)
Asset/Brokerage Asset/Brokerage with Private Asset Management Account (if applicable)
Asset/Custody Asset/Custody with Private Asset Management Account (if applicable)

I hereby apply for a Line of Credit linked to my Asset Account Yes\* (U-1 form will be required) No

\*Please be advised that if you have another account with the same feature, this is not applicable.

Automatic Sweep (Applicable only to Asset or Asset with Brokerage Accounts):

As further described in the Asset Account Agreement, uninvested cash balances and new cash deposits will be transferred automatically to: Deposit Sweep OR JPMorgan Tax Free Money Market Sweep Fund

Account Tax Cost Methodology: High Cost Long Term High Cost FIFO Low Cost

The following asset types should utilize the Average Cost accounting option:

Regulated Investment Company (RIC) Only Dividend Reinvestment Plan (DRP) Only Both RIC and DRP None

Each account I open, and each subaccount opened under such account from time to time, are subject to the security interest provisions in the Agreement (as defined below in "D. Agreement") and are pledged as Collateral for all my Obligations.

B. Grantor & Trustee/Executor Information

Grantor of Trust SIMON L. BERNSTEIN Grantor of Trust

SSN #: 3 7 1 - 3 2 - 5 2 1 1 SSN #: - - - - -

Trustee/Executor Name DONALD R. TESCHER Relationship CO-PERSONAL REPRESENTATIVE

Date of Birth: 0 9 - 2 6 - 1 9 4 4 SSN #: 2 6 1 - 6 4 - 1 8 7 9

Home Phone Mobile Phone 561 901 7972 Business Phone 561-997-7008

E-mail Address dtescher@tescherspallina.com

Legal Address 4855 TECHNOLOGY WAY, STE 720 City BOCA RATON State FL Zip 33431 Country UNITED STATES

Mailing Address same as Legal Address? Yes No

Mailing Address City State Zip Country

Name of Firm Tescher & Spallina P.A. Type of Business Attorney Occupation/Position Attorney

If information is required and no Trustee is available, the following may be considered an alternative contact (not considered an Authorized Person):

Name and Role Phone (e.g., Trustee's Attorney, etc.)

C. Current Beneficiary Information

Name and address Relationship

Name and address Relationship

D. Agreement

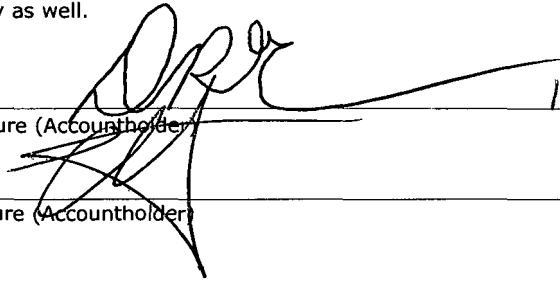
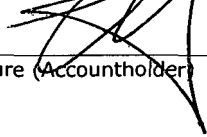
I have read, understand and agree to this application and the General Terms for Accounts and Services and the Account Agreement (in each case, our "Agreement"). The Agreement, with amendments from time to time, generally will apply to any future account, product or service that we agree upon orally, electronically or otherwise, although certain accounts, products or services may require additional documentation. This Agreement (including this application) is a security agreement under Article 9 of the Uniform Commercial Code, as amended from time to time. I have read and consent to the terms of J.P. Morgan's Private Bank and Private Wealth Management Privacy Notice, including the manner in which my information is received and used, and that upon opening an account with J.P. Morgan's Private Bank or Private Wealth Management (together described as the "Private Banking Business" in the Notice) my information will be used by one or more members of the Private Banking Business' family of companies (as listed in the Notice) in order to make available to me the products and services available through the Private Banking Business.

**J.P. Morgan Account Trust/Estate Account Application**

**J.P.Morgan**

**E. Signature** All trustee(s)/executor(s) are required to sign below. **Please note:** any changes not **initialed** by you, or any information that remains missing on these forms will cause a delay in opening your account and may require us to send the application back to you.

If I am the Trustee of my revocable trust and have applied for a Line of Credit, by signing below I apply for the Line of Credit in my individual capacity as well.

	10/12/12	DONALD R. TESCHER
Signature (Account holder)	Date	Print Name and Title
	10/12/12	ROBERT L. SPALLINA
Signature (Account holder)	Date	Print Name and Title

J.P. Morgan Additional Trustees Form

Additional Trustees or Executors

Name ROBERT L. SPALLINA

Trustee
 Executor/Representative

SSN#: 266-99-7171

Date of Birth: 06-09-1965
m m d d y y y y

Legal Address 4855 TECHNOLOGY WAY, STE 720 City BOCA RATON

State FL Zip 33431 Country USA

Mailing Address same as Legal Address? [X] Yes [ ] No

Mailing Address City

State Zip Country

Home Phone Mobile Phone

E-mail Address rspallina@tescherspallina.com

Name of Employer TESCHER & SPALLINA, P.A. Type of Business ATTORNEY

Occupation/ Position ATTORNEY Business Phone 561-997-7008

Name [ ] Trustee [ ] Executor/Representative

SSN#: [ ]-[ ]-[ ]

Date of Birth: [ ]-[ ]-[ ]
m m d d y y y y

Legal Address City

State Zip Country

Mailing Address same as Legal Address? [ ] Yes [ ] No

Mailing Address City

State Zip Country

Home Phone Mobile Phone

E-mail Address

Name of Employer Type of Business

Occupation/ Position Business Phone

Name [ ] Trustee [ ] Executor/Representative

SSN#: [ ]-[ ]-[ ]

Date of Birth: [ ]-[ ]-[ ]
m m d d y y y y

Legal Address City

State Zip Country

Mailing Address same as Legal Address? [ ] Yes [ ] No

Mailing Address City

State Zip Country

Home Phone Mobile Phone

E-mail Address

Name of Employer Type of Business

Occupation/ Position Business Phone

## Request for Taxpayer Identification Number and Certification

**Give Form to the  
requester. Do not  
send to the IRS.**

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return) <b>ESTATE OF SIMON L. BERNSTEIN</b>	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input checked="" type="checkbox"/> Trust/estate  <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____  <input type="checkbox"/> Other (see instructions) ▶ _____	<input type="checkbox"/> Exempt payee
	Address (number, street, and apt. or suite no.) <b>4855 TECHNOLOGY WAY, STE 710</b>	Requester's name and address (optional)
City, state, and ZIP code <b>BOCA RATON, FL 33431</b>		
List account number(s) here (optional)		

**Part I Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Note.** If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

<b>Social security number</b>	
[ ] [ ] [ ] - [ ] [ ] - [ ] [ ] [ ] [ ]	
<b>Employer identification number</b>	
3 0 - 6 3 2 9 4 4 2	

**Part II Certification**

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. citizen or other U.S. person (defined below).

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 4.

<b>Sign Here</b>	Signature of U.S. person ▶	Date ▶ 10/12/12
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**General Instructions**

Section references are to the Internal Revenue Code unless otherwise noted.

**Purpose of Form**

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

**Note.** If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.



The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,
- The U.S. grantor or other owner of a grantor trust and not the trust, and
- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

**Foreign person.** If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

**Nonresident alien who becomes a resident alien.** Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

**Example.** Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS a percentage of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

#### Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

Also see *Special rules for partnerships* on page 1.

#### Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

#### Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

**Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs.** If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

#### Specific Instructions

##### Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

**Sole proprietor.** Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

**Partnership, C Corporation, or S Corporation.** Enter the entity's name on the "Name" line and any business, trade, or "doing business as (DBA) name" on the "Business name/disregarded entity name" line.

**Disregarded entity.** Enter the owner's name on the "Name" line. The name of the entity entered on the "Name" line should never be a disregarded entity. The name on the "Name" line must be the name shown on the income tax return on which the income will be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a domestic owner, the domestic owner's name is required to be provided on the "Name" line. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on the "Business name/disregarded entity name" line. If the owner of the disregarded entity is a foreign person, you must complete an appropriate Form W-8.

**Note.** Check the appropriate box for the federal tax classification of the person whose name is entered on the "Name" line (Individual/sole proprietor, Partnership, C Corporation, S Corporation, Trust/estate).

**Limited Liability Company (LLC).** If the person identified on the "Name" line is an LLC, check the "Limited liability company" box only and enter the appropriate code for the tax classification in the space provided. If you are an LLC that is treated as a partnership for federal tax purposes, enter "P" for partnership. If you are an LLC that has filed a Form 8832 or a Form 2553 to be taxed as a corporation, enter "C" for C corporation or "S" for S corporation. If you are an LLC that is disregarded as an entity separate from its owner under Regulation section 301.7701-3 (except for employment and excise tax), do not check the LLC box unless the owner of the LLC (required to be identified on the "Name" line) is another LLC that is not disregarded for federal tax purposes. If the LLC is disregarded as an entity separate from its owner, enter the appropriate tax classification of the owner identified on the "Name" line.

**Other entities.** Enter your business name as shown on required federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name/disregarded entity name" line.

**Exempt Payee**

If you are exempt from backup withholding, enter your name as described above and check the appropriate box for your status, then check the "Exempt payee" box in the line following the "Business name/disregarded entity name," sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

**Note.** If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following payees are exempt from backup withholding:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
  2. The United States or any of its agencies or instrumentalities,
  3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
  4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
  5. An international organization or any of its agencies or instrumentalities.
- Other payees that may be exempt from backup withholding include:
6. A corporation,
  7. A foreign central bank of issue,
  8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
  9. A futures commission merchant registered with the Commodity Futures Trading Commission,
  10. A real estate investment trust,
  11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
  12. A common trust fund operated by a bank under section 584(a),
  13. A financial institution,
  14. A middleman known in the investment community as a nominee or custodian, or
  15. A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 9
Broker transactions	Exempt payees 1 through 5 and 7 through 13. Also, C corporations.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 <sup>1</sup>	Generally, exempt payees 1 through 7 <sup>2</sup>

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.

<sup>2</sup> However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney, and payments for services paid by a federal executive agency.

**Part I. Taxpayer Identification Number (TIN)**

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

**Note.** See the chart on page 4 for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at [www.ssa.gov](http://www.ssa.gov). You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at [www.irs.gov/businesses](http://www.irs.gov/businesses) and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting [IRS.gov](http://IRS.gov) or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

**Note.** Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

**Caution:** A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

**Part II. Certification**

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, below, and items 4 and 5 on page 4 indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on the "Name" line must sign. Exempt payees, see *Exempt Payee* on page 3.

**Signature requirements.** Complete the certification as indicated in items 1 through 3, below, and items 4 and 5 on page 4.

**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

**Note.** If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

**Secure Your Tax Records from Identity Theft**

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

**Protect yourself from suspicious emails or phishing schemes.**

Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to [phishing@irs.gov](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: [spam@uce.gov](mailto:spam@uce.gov) or contact them at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-IDTHEFT (1-877-438-4338).

Visit [IRS.gov](http://IRS.gov) to learn more about identity theft and how to reduce your risk.

**What Name and Number To Give the Requester**

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee <sup>1</sup>  The actual owner <sup>1</sup>
5. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor*
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

<sup>1</sup> List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> You must show your individual name and you may also enter your business or "DBA" name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

<sup>4</sup> List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

\*Note. Grantor also must provide a Form W-9 to trustee of trust.

**Privacy Act Notice**

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.

**A. Client Information**

Name Bernstein Family Investment LLLP

**B. Transfer Instructions**

J.P. Morgan is hereby authorized and instructed to transfer (please check all that apply):

Regular Payment Only: Date to begin transfer 12/1/12 Date to cancel transfer \_\_\_\_\_

Other (Fee) \$ \_\_\_\_\_

Additional Principal Amount (VLS Accounts Only) \$ \_\_\_\_\_

Date to begin transfer \_\_\_\_\_ Date to cancel transfer \_\_\_\_\_

Account Name BERNSTEIN FAMILY INVESTMENT LLLP Account Number W32635000

Financial Institution JPMorgan ABA Routing Number 021000021

**C. Agreement and Signature**

It is hereby acknowledged and accepted that such transfer may cause an overdraft of the account which may result in the refusal to honor any item(s) drawn on the account until adequate deposits are made to pay said items(s). Any debit resulting in an overdraft shall be made or not made at the sole discretion of the depository institution on which it is drawn.

The lender must receive this request within five (5) business days of the authorized transfer entry. If you are authorizing a debit entry that falls within five (5) business days of receipt of this request, the automatic payment will begin for the additional payments other than the regularly scheduled payment on the next scheduled debit date. An auto debit request can not be processed if the Loan Account is currently past due.

The authority is to remain in full force and effect until the cancellation date indicated or until you receive written notice from the undersigned to the contrary. This authorization is in addition to any authorization given in any loan documentation and supersedes and replaces any other prior authorization. If the payment request is not honored by the depository institution on which it is drawn, the borrower will be responsible for any late fees, NSF fees, and/or additional interest on the loan/line amount.

The authority shall also terminate when the loan, extension, or renewal thereof, is paid in full. This authorization will automatically expire upon the payment in full of the Loan Account reference above.



Signature

Date

10/31/12

Robert Spallina

Print Name

**D. J.P. Morgan Use Only**

Please check one of the following options:

All current and future loans under the facility  Only the loans listed below

Loan Facility Number 198486526

Loan Account Number \_\_\_\_\_

UCN \_\_\_\_\_

ACBS  VLS



JPMorgan Chase Bank, N.A.  
Michigan/Florida Markets  
P O Box 659754  
San Antonio, TX 78265-9754

Primary Account: 000000478015220

For the Period 10/1/13 to 10/31/13



00000469 DPB 021 161 30513 NNNNNNNNNNN T 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN,  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS  
C/O DONALD R. TESCHER AND  
ROBERT L. SPALLINA  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON FL 33431-3351

### J.P. Morgan Team

John C Hawkins (800) 576-0938  
For assistance after business hours, 7 days a week. (800) 576-6209  
Deaf and Hard of Hearing (800) 242-7383  
Online access: [www.jpmorganonline.com](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 08/29/13.



000000478015220  
ESTATE OF SIMON L. BERNSTEIN,  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS

Primary Account: 000000478015220  
For the Period 10/1/13 to 10/31/13

### 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: 00000478015220

For the Period 10/1/13 to 10/31/13

## Important Information About Your Statement

### In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

### In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

### Mutual Funds/Securities

JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member NYSE, FINRA and SIPC.

**Investment Products: Not FDIC insured • No bank guarantee • May lose value**



30552150380010046902



Primary Account: 000000478015220

For the Period 10/1/13 to 10/31/13

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JPMorgan Chase Bank, N.A.  
 Michigan/Florida Markets  
 P O Box 659754  
 San Antonio, TX 78265 - 9754

Primary Account: 000000478015220  
 For the Period 11/30/13 to 12/31/13



00000472 DPB 021 161 00114 NNNNNNNNNNN T 1 000000000 60 0000

ESTATE OF SIMON L. BERNSTEIN,  
 DONALD R. TESCHER AND  
 ROBERT L. SPALLINA, CO-PERSONAL REPS  
 C/O DONALD R. TESCHER AND  
 ROBERT L. SPALLINA  
 4855 TECHNOLOGY WAY STE 720  
 BOCA RATON FL 33431-3351

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
 Brian Lutter  
 For assistance after business hours, 7 days a week. (800) 576-6209  
 Deaf and Hard of Hearing (800) 242-7383  
 Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)



**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
Beginning Balance		531.59
Deposits & Credits	1	25,000.00
Ending Balance	1	\$25,531.59



000000478015220  
ESTATE OF SIMON L. BERNSTEIN,  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS

Primary Account: 000000478015220

For the Period 11/30/13 to 12/31/13

### Deposits & Credits

Date	Description	Amount
12/31	Internal Transfer of Funds As Requested	25,000.00
<b>Total Deposits &amp; Credits</b>		<b>\$25,000.00</b>

### Daily Ending Balance

Date	Amount
12/31	25,531.59

### Fees and Charges for Deposit Accounts

#### Fees

Description	Volume	Allowed	Excess	Unit Price	Fees
000000478015220					
Monthly Service Fee	1.00	0	1	0.00	0.00
<b>Total Fees</b>					<b>\$0.00</b>



Primary Account: 000000478015220

For the Period 11/30/13 to 12/31/13

## 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 11/30/13 to 12/31/13

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ESTATE OF SIMON L. BERNSTEIN  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

106

DATE 8/28/13

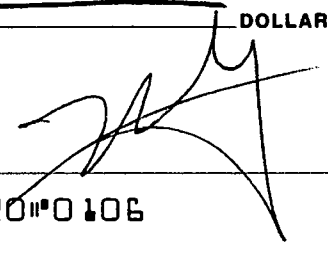
PAY TO THE ORDER OF Tescher & Spallina, P.A. \$ 12,000.00

twelve thousand & <sup>00</sup>/<sub>100</sub> DOLLARS  Security Features Included. Details on Back.

J.P.Morgan

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO 11187.006



⑆ 26 7084 13 1⑆

4 780 15 220 ⑈ 0 106

ESTATE OF SIMON L. BERNSTEIN  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

105

DATE 8/21/13

PAY TO THE ORDER OF Mark R. Manceri, P.A. \$ 7009.50

seven thousand nine & 50/100 DOLLARS

Security Features  
Included  
Details on Back.

J.P.Morgan

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

Stansbury v. Bernstein

MEMO CASE NO. 502012 CA13933 MBAA

⑆ 26 7084 13 1⑆

4 780 15 220 ⑈ 0 105

Hi Kimberly,

Here are the new account numbers for the checking accounts we have recently opened:

Estate of Simon Bernstein - Checking account #478015220

Simon Bernstein Trust - Checking account #478018083

Shirley Bernstein Trust - Checking account #478018117

The checks are being sent to your office and you should have them by Monday at the latest. That said, the checks for the Shirley Bernstein account will go to Ted Bernstein's office.

Best,

Gavin McNally, Associate Banker

J.P Morgan Private Bank  
205 Royal Palm Way, Palm Beach, FL 33480  
T: (561) 838-4633  
F: (561) 838-8730  
gavin.mcnally@jpmorgan.com

J.P. Morgan Securities LLC  
JPMorgan Chase Bank, N.A.  
NMLS ID: 821735

Client Service Team  
John Hawkins | Matthew Marcin  
T: (800) 576-0938  
F: (866) 225-2315  
PB-Service0938@jpmorgan.com

Global insights, local service, comprehensive capabilities. [www.jpmorgan.com](http://www.jpmorgan.com)

-----Original Message-----

From: Kimberly Moran [<mailto:kmoran@tescherspallina.com>]  
Sent: Wednesday, October 17, 2012 2:47 PM  
To: McNally, Gavin  
Subject: RE: Estate of Simon Bernstein

Hi Gavin - Robert asked me to check in and see where you are in opening the accounts?

Thank you!

Kimberly Moran, Legal Assistant  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

-----Original Message-----

From: McNally, Gavin [<mailto:gavin.mcnally@jpmorgan.com>]  
Sent: Wednesday, October 17, 2012 9:14 AM  
To: Kimberly Moran  
Subject: RE: Estate of Simon Bernstein

Thank you!

Gavin McNally, Associate Banker

J.P Morgan Private Bank  
205 Royal Palm Way, Palm Beach, FL 33480  
T: (561) 838-4633  
F: (561) 838-8730  
gavin.mcnally@jpmorgan.com

J.P. Morgan Securities LLC  
JPMorgan Chase Bank, N.A.  
NMLS ID: 821735

Client Service Team  
John Hawkins | Matthew Marcin  
T: (800) 576-0938

F: (866) 225-2315  
PB-Service0938@jpmorgan.com

Global insights, local service, comprehensive capabilities. [www.jpmorgan.com](http://www.jpmorgan.com)

-----Original Message-----

From: Kimberly Moran [<mailto:kmoran@tescherspallina.com>]

Sent: Wednesday, October 17, 2012 9:14 AM

To: McNally, Gavin

Subject: Estate of Simon Bernstein

Good morning Gavin,

Attached is a copy of Donald Tescher's drivers license.

Best regards,

Kimberly Moran, Legal Assistant  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Tel: (561) 997-7008  
Fax: (561) 997-7308

This email is confidential and subject to important disclaimers and conditions including on offers for the purchase or sale of securities, accuracy and completeness of information, viruses, confidentiality, legal privilege, and legal entity disclaimers, available at <http://www.jpmorgan.com/pages/disclosures/email>.



If you need help logging on, or if you have questions about our online services, please contact your dedicated Client Service Team or the Private Banking Service Center at 1-866-265-1727, Monday through Friday from 8 AM ET to 9 PM, and Saturday through Sunday from 9 AM ET to 5 PM.

If you believe this message has been sent in error or if you haven't enrolled in our online service, please contact us immediately at 1-866-265-1727.

We appreciate your business and look forward to continuing to serve you.

Sincerely,

Private Banking Online Support

Bernstein *TROST* 11187.006  
JP Morgan - ~~Estate~~ of Simon Bernstein Acct.





JPMorgan Chase Bank, N.A.  
 Michigan/Florida Markets  
 P O Box 659754  
 San Antonio, TX 78265-9754

Primary Account: 000000478018083  
 For the Period 11/1/13 to 11/29/13

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
 For assistance after business hours, 7 days a week. (800) 576-6209  
 Deaf and Hard of Hearing (800) 242-7383  
 Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)

00000119 DPI 021 161 33413 NNNNNNNNNNN P 1 000000000 60 0000  
 SIMON L BERNSTEIN TRUST AGREEMENT,  
 ROBERT L SPALLINA AND DONALD R  
 TESCHER TRUSTEES  
 4855 TECHNOLOGY WAY  
 SUITE 720  
 BOCA RATON FL 33431-3351

**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
Beginning Balance		65,244.23
Checks Paid	1	(15,067.06)
Ending Balance	1	\$50,177.17



TS005764



000000478018083  
SIMON L BERNSTEIN TRUST AGREEMENT,  
ROBERT L SPALLINA AND DONALD R  
TESCHER TRUSTEES

Primary Account: 000000478018083  
For the Period 11/1/13 to 11/29/13

**Checks Paid**

Check Number	Date Paid	Amount
109	11/26	15,067.06
<b>Total Checks Paid</b>		<b>(\$15,067.06)</b>

*You can view images of the checks above at [jpmorganonline.com](http://jpmorganonline.com). To enroll in JPMorgan Online, please contact your J.P. Morgan Team or visit [jpmorganonline.com](http://jpmorganonline.com).*

**Daily Ending Balance**

Date	Amount
11/26	50,177.17



Primary Account: 000000478018083

For the Period 11/1/13 to 11/29/13

**JPMorgan Classic Business Checking**

000000478018083 SIMON L BERNSTEIN TRUST AGREEMENT, ROBERT L SPALLINA AND DONALD R

SIMON L BERNSTEIN TRUST AGREEMENT  
 ROBERT L SPALLINA AND  
 DONALD R TESCHER TRUSTEES  
 4555 TECHNOLOGY WAY, SUITE 720  
 BOCA RATON, FL 33431

⑈ 5494 109  
 DATE 11/25/13

PAY TO THE ORDER OF Teschler & Spallina PA \$ 15,067.06  
Fifteen thousand sixty seven & 00/100 DOLLARS @

J.P.Morgan  
 Founded 1798  
 JPMorgan Chase Bank, N.A.  
 Palm Beach, Florida

⑈ 1187.006

⑆ 25 7084 13 1⑆ 4 780 18083 ⑆ 0 10 9

005480402545 NOV 26 #0000000109 \$15,067.06



Please note that you can view your historical check images online and easily enroll in eDelivery by going to [www.MorganOnline.com](http://www.MorganOnline.com).

J.P.Morgan



Primary Account: 000000478018083

For the Period 11/1/13 to 11/29/13

## Important Information About Your Statement

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### 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**





000000478018083

SIMON L BERNSTEIN TRUST AGREEMENT,  
ROBERT L SPALLINA AND DONALD R  
TESCHER TRUSTEES

Primary Account: 000000478018083

For the Period 10/1/13 to 10/31/13

### Checks Paid

Check Number	Date Paid	Amount
106	10/03	15,146.12
107	10/22	8,277.00
<b>Total Checks Paid</b>		<b>(\$23,423.12)</b>

*You can view images of the checks above at [jpmorganonline.com](http://jpmorganonline.com). To enroll in JPMorgan Online, please contact your J.P. Morgan Team or visit [jpmorganonline.com](http://jpmorganonline.com).*

### Daily Ending Balance

Date	Amount
10/03	73,521.23
10/22	65,244.23





Primary Account: 00000478018083

For the Period 10/1/13 to 10/31/13

### JPMorgan Classic Business Checking

00000478018083 SIMON L BERNSTEIN TRUST AGREEMENT, ROBERT L SPALLINA AND DONALD R

SIMON L BERNSTEIN TRUST AGREEMENT  
 ROBERT L SPALLINA AND  
 DONALD R TESCHER TRUSTEES  
 4855 TECHNOLOGY WAY, SUITE 720  
 BOCA RATON, FL 33431

⑆ 26 7084 13 1⑆ 4 780 1808 3⑆ 0 106

⑆ 26 7084 13 1⑆ 4 780 1808 3⑆ 0 106

⑆ 26 7084 13 1⑆ 4 780 1808 3⑆ 0 106

⑆ 5494 106

DATE October 1, 2013

PAY TO THE ORDER OF Teschler & Spallina, PA. \$ 15,146.12

Fifteen thousand one hundred forty six & 12/100 DOLLARS

J.P.Morgan

⑆ 26 7084 13 1⑆ 4 780 1808 3⑆ 0 106

006170426625 OCT 03 #0000000106 \$15,146.12

SIMON L BERNSTEIN TRUST AGREEMENT  
 ROBERT L SPALLINA AND  
 DONALD R TESCHER TRUSTEES  
 4855 TECHNOLOGY WAY, SUITE 720  
 BOCA RATON, FL 33431

⑆ 26 7084 13 1⑆ 4 780 1808 3⑆ 0 107

⑆ 26 7084 13 1⑆ 4 780 1808 3⑆ 0 107

⑆ 26 7084 13 1⑆ 4 780 1808 3⑆ 0 107

⑆ 5494 107

DATE 10/16/13

PAY TO THE ORDER OF Mark R. Manderi, PA. \$ 8,277.00

eight thousand two hundred seventy seven & 00/100 DOLLARS

J.P.Morgan

⑆ 26 7084 13 1⑆ 4 780 1808 3⑆ 0 107

009990661383 OCT 22 #0000000107 \$8,277.00



Please note that you can view your historical check images online and easily enroll in eDelivery by going to [www.MorganOnline.com](http://www.MorganOnline.com).

# J.P.Morgan



Primary Account: 000000478018083

For the Period 10/1/13 to 10/31/13

## **Important Information About Your Statement**

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### **In Case of Errors or Questions About Your Electronic Funds Transfers**

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JPMorgan Chase Bank, N.A.  
 Michigan/Florida Markets  
 P O Box 659754  
 San Antonio, TX 78265-9754

Primary Account: 000000478018083  
 For the Period 8/31/13 to 9/30/13

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
 For assistance after business hours, 7 days a week. (800) 576-6209  
 Deaf and Hard of Hearing (800) 242-7383  
 Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)



00000037 DPB 021 161 27413 NNNNNNNNNNN T 1 000000000 60 0000

SIMON L BERNSTEIN TRUST AGREEMENT,  
 ROBERT L SPALLINA AND DONALD R  
 TESCHER TRUSTEES  
 4855 TECHNOLOGY WAY  
 SUITE 720  
 BOCA RATON FL 33431-3351



**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
Beginning Balance		88,667.35
Ending Balance	0	\$88,667.35

*Please note this account had no activity during this statement period. The date of last activity for this account was 12/26/12.*



Primary Account: 000000478018083

For the Period 8/31/13 to 9/30/13

## 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: 000000478018083  
 For the Period 8/1/13 to 8/30/13

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
 For assistance after business hours, 7 days a week. (800) 576-6209  
 Deaf and Hard of Hearing (800) 242-7383  
 Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)

00000351 DPB 021 161 24313 NNNNNNNNNNN T 1 000000000 60 0000  
 SIMON L BERNSTEIN TRUST AGREEMENT,  
 ROBERT L SPALLINA AND DONALD R  
 TESCHER TRUSTEES  
 4855 TECHNOLOGY WAY  
 SUITE 720  
 BOCA RATON FL 33431-3351

**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
Beginning Balance		88,667.35
Ending Balance	0	\$88,667.35

**IMPORTANT INFORMATION**

Deposit Account Agreement Update

J.P.Morgan





Primary Account: 000000478018083

For the Period 8/1/13 to 8/30/13

000000478018083

**SIMON L BERNSTEIN TRUST AGREEMENT,  
ROBERT L SPALLINA AND DONALD R  
TESCHER TRUSTEES**

We will update Section H in our Deposit Account Agreement titled Closing Your Account.

Effective July 21, 2013. If you have pending transactions on your account, or are overdrawn, we may not immediately close the account. However, if you ask us, we will restrict additional withdrawals from your account, other than the pending transactions. We will not pay any interest on the account after we have restricted your account.

This change will be reflected in your account agreement; all other terms remain the same. If you have questions, please call us at the telephone number listed on this account statement or visit the nearest Chase branch.

*Please note this account had no activity during this statement period. The date of last activity for this account was 12/26/12.*



Primary Account: 000000478018083

For the Period 8/1/13 to 8/30/13

## Important Information About Your Statement

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**Investment Products: Not FDIC insured • No bank guarantee • May lose value**





Primary Account: 000000478018083

For the Period 8/1/13 to 8/30/13

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JPMorgan Chase Bank, N.A.  
 Michigan/Florida Markets  
 P O Box 659754  
 San Antonio, TX 78265 - 9754

Primary Account: 000000478018083  
 For the Period 6/29/13 to 7/31/13

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
 For assistance after business hours, 7 days a week. (800) 576-6209  
 Deaf and Hard of Hearing (800) 242-7383  
 Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)

00000290 DPB 021 161 21313 NNNNNNNNNN T 1 000000000 60 0000  
 SIMON L BERNSTEIN TRUST AGREEMENT,  
 ROBERT L SPALLINA AND DONALD R  
 TESCHER TRUSTEES  
 4855 TECHNOLOGY WAY  
 SUITE 720  
 BOCA RATON FL 33431-3351

**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
Beginning Balance		88,667.35
Ending Balance	0	\$88,667.35

*Please note this account had no activity during this statement period. The date of last activity for this account was 12/26/12.*





Primary Account: 000000478018083

For the Period 6/29/13 to 7/31/13

A clearer description of transaction terms used in account statements

This message is to make you aware of new language that will be used to describe a type of transaction in account statements and online activities:

Beginning July 22, 2013, if you cash a check and it is returned to us without being paid, the transaction will be listed on your statement as Cashed Check Returned.

This is not a new transaction type. It is simply a clearer description of this type of account activity.

Currently, a single term (Deposited Item Returned) is used to describe two types of transactions: deposited and cashed items that are returned to us without being paid.

After July 22, this term will only be used to indicate a deposited check that is returned.

All other terms and conditions for your account(s) remain the same.

Please contact your J.P. Morgan team if you have any questions or require more information



Primary Account: 000000478018083

For the Period 6/29/13 to 7/31/13

## Important Information About Your Statement

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J.P.Morgan





Primary Account: 000000478018083

For the Period 6/29/13 to 7/31/13

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JPMorgan Chase Bank, N.A.  
 Michigan/Florida Markets  
 P O Box 659754  
 San Antonio, TX 78265-9754

Primary Account: 000000478018083

For the Period 6/1/13 to 6/28/13

**J.P. Morgan Team**

John C Hawkins (800) 576-0938  
 For assistance after business hours, 7 days a week. (800) 576-6209  
 Deaf and Hard of Hearing (800) 242-7383  
 Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)

00000030 DPB 021 161 18013 YNNNNNNNNNN T 1 000000000 60 0000  
 SIMON L BERNSTEIN TRUST AGREEMENT,  
 ROBERT L SPALLINA AND DONALD R  
 TESCHER TRUSTEES  
 4855 TECHNOLOGY WAY  
 SUITE 720  
 BOCA RATON FL 33431-3351

**JPMorgan Classic Business Checking**

Checking Account Summary	Instances	Amount
Beginning Balance		88,667.35
Ending Balance	0	\$88,667.35

*Please note this account had no activity during this statement period. The date of last activity for this account was 12/26/12.*

J.P.Morgan





Primary Account: 000000478018083

For the Period 6/1/13 to 6/28/13

## Important Information About Your Statement

---

### In Case of Errors or Questions About Your Electronic Funds Transfers

Call or write to the Bank (Consumers should use the phone number and address on front of statement and non-consumers their J.P. Morgan Team contact information.) if you think your statement or receipt is incorrect, or if you need more information about an electronic transaction on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

### In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits):

Contact the Bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after the statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

### Mutual Funds/Securities

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JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member NYSE, FINRA and SIPC.

**Investment Products: Not FDIC insured • No bank guarantee • May lose value**

## Request for Taxpayer Identification Number and Certification

**Give Form to the  
 requester. Do not  
 send to the IRS.**

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return) <b>SIMON L BERNSTEIN TRUST AGREEMENT</b>	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input checked="" type="checkbox"/> Trust/estate  <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____  <input type="checkbox"/> Other (see instructions) ▶ _____	
	<input type="checkbox"/> Exempt payee	
	Address (number, street, and apt. or suite no.) <b>4855 TECHNOLOGY WAY, SUITE 720</b>	
City, state, and ZIP code <b>BOCA RATON, FL 33431</b>		
Requester's name and address (optional)		
List account number(s) here (optional)		

<b>Part I Taxpayer Identification Number (TIN)</b>																					
Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i> on page 3.																					
	<table border="1" style="margin: auto;"> <tr><td colspan="9" style="text-align: center;">Social security number</td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td>-</td><td> </td><td> </td><td>-</td><td> </td><td> </td><td> </td></tr> </table>	Social security number													-			-			
Social security number																					
				-			-														
<b>Note.</b> If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.	<table border="1" style="margin: auto;"> <tr><td colspan="9" style="text-align: center;">Employer identification number</td></tr> <tr><td>3</td><td>0</td><td>-</td><td>6</td><td>3</td><td>2</td><td>9</td><td>4</td><td>4</td><td>1</td></tr> </table>	Employer identification number									3	0	-	6	3	2	9	4	4	1	
Employer identification number																					
3	0	-	6	3	2	9	4	4	1												

<b>Part II Certification</b>	
Under penalties of perjury, I certify that:	
1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and 3. I am a U.S. citizen or other U.S. person (defined below).	
<b>Certification instructions.</b> You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 4.	
<b>Sign Here</b>	Signature of U.S. person ▶
	Date ▶ <u>12/16/12</u>

**General Instructions**  
 Section references are to the Internal Revenue Code unless otherwise noted.

**Purpose of Form**  
 A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

**Note.** If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

**J.P. Morgan Account Application Package for  
SIMON L BERNSTEIN TRUST AGREEMENT (CHECKING)**

**J.P.Morgan**

Date: Oct 16, 2012

**A. Forms to Complete**

Please add all missing information to the following forms and initial any changes you make. After you sign these documents, return them in the self-addressed envelope provided or to the contact listed in Section D.

JPMorgan Trust Estate Account Application  
JPMorgan Addl Trustees Statements  
IRS W9

**B. Documents we need from you**

When you return the completed application, please include the most recent version of the following documents:

Photocopy of Driver's License or Passport For Each Signer  
(ROBERT L SPALLINA & DONALD R TESCHER)

**C. Reference Documents**

Please read and keep these enclosed documents for your records:

\*TO FOLLOW WITH ACCOUNT OPENING CONFIRMATION LETTER  
Fee Schedule(s)  
Depositing Securities & Cash into JPMorgan Account  
Deposit Rates  
JPMorgan Privacy Policy  
Privacy Policy Notice Letter  
Combined Terms and Conditions

**D. Contacts**

If you have any questions concerning this package, please call:

Name: KAREN PROTOKOWICZ

Address: 205 ROYAL PALM WAY

City: PALM BEACH

State: FLORIDA

Zip: 33480-4302

Phone: 561-838-4674

Fax: 561-833-5683

**E. Important information about procedures for opening a new account**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and tax identification number for U.S. persons or passport number, country of issuance and expiration date for non-U.S. persons. In order to demonstrate that we have confirmed your identity, we will ask for a copy of your driver's license or other identifying documents such as a passport, Military ID or other government issued document.

The following notice is required by the Unlawful Internet Gambling Enforcement Act of 2006 and applies to all commercial clients. JPMorgan Chase Bank, N.A. strictly prohibits the use of accounts to conduct transactions, including but not limited to the receipt of funds through electronic funds transfer, by check, draft, or any similar instrument, that are related, directly or indirectly, to unlawful internet gambling.



A. Account Information

Title of Account: SIMON L BERNSTEIN TRUST AGREEMENT, ROBERT L SPALLINA AND DONALD R TESCHER TRUSTEES

Trust Estate Endowment Foundation ERISA Plan Other Charitable Trust Other

Tax ID #: (Only required if you are not executing Certification of Trust)

I have applied to open the following accounts (check all that apply):

- Checking Account Money Market Deposit Account/Savings Business Checking with Interest Account
Investment Management/Third Party Manager/J.P. Morgan Advisory Program (discretionary)
Asset/Brokerage Asset/Brokerage with Private Asset Management Account (if applicable)
Asset/Custody Asset/Custody with Private Asset Management Account (if applicable)

I hereby apply for a Line of Credit linked to my Asset Account Yes\* (U-1 form will be required) No
\*Please be advised that if you have another account with the same feature, this is not applicable.

For brokerage and custody

All uninvested cash balances will automatically transfer into a Federal Deposit Insurance Corporation (FDIC) insured Deposit Sweep as described in the Asset Account Agreement, unless otherwise indicated by you below.

Alternative sweep option JPMorgan Tax Free Money Market Fund

Account Tax Cost Methodology: High Cost Long Term High Cost FIFO Low Cost

The following asset types should utilize the Average Cost accounting option:

Regulated Investment Company (RIC) Only Dividend Reinvestment Plan (DRP) Only Both RIC and DRP None

Each account I open, and each subaccount opened under such account from time to time, are subject to the security interest provisions in the Agreement (as defined below in "D. Agreement") and are pledged as Collateral for all my Obligations.

B. Grantor & Trustee/Executor Information

Grantor of Trust SIMON L BERNSTEIN Grantor of Trust

SSN #: 3 7 1 - 3 2 - 5 2 1 1 SSN #: - - - -

Trustee/Executor Name ROBERT L SPALLINA Relationship TRUSTEE

Date of Birth: 0 6 - 0 9 - 1 9 6 5 SSN #: 2 6 6 - 9 9 - 7 1 7 1

Home Phone N/A Mobile Phone Business Phone 561-997-7008

E-mail Address RSPALLINA@TESCHERSPALLINA.COM

Legal Address 4855 TECHNOLOGY WAY, SUITE 720 City BOCA RATON State FL Zip 33431 Country UNITED STATES

Mailing Address same as Legal Address? Yes No

Mailing Address City State Zip Country

Name of Firm TESCHER & SPALLINA P.A. Type of Business LAW OFFICE Occupation/Position ATTORNEY

If information is required and no Trustee is available, the following may be considered an alternative contact (not considered an Authorized Person):

Name and Role Phone (e.g., Trustee's Attorney, etc.)

C. Current Beneficiary Information

Name and address Relationship

Name and address Relationship

D. Agreement

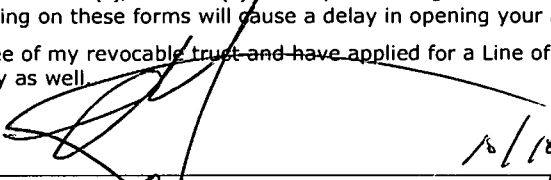
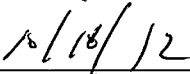

I have read, understand and agree to this application and the General Terms for Accounts and Services and the Account Agreement (in each case, our "Agreement"). The Agreement, with amendments from time to time, generally will apply to any future account, product or service that we agree upon orally, electronically or otherwise, although certain accounts, products or services may require additional documentation. This Agreement (including this application) is a security agreement under Article 9 of the Uniform Commercial Code, as amended from time to time. I have read and consent to the terms of J.P. Morgan's Private Bank and Private Wealth Management Privacy Notice, including the manner in which my information is received and used, and that upon opening an account with J.P. Morgan's Private Bank or Private Wealth Management (together described as the "Private Banking Business" in the Notice) my information will be used by one or more members of the Private Banking Business' family of companies (as listed in the Notice) in order to make available to me the products and services available through the Private Banking Business.

**J.P. Morgan Account Trust/Estate Account Application**

**J.P.Morgan**

**E. Signature** All trustee(s)/executor(s) are required to sign below. **Please note:** any changes not **initialed** by you, or any information that remains missing on these forms will cause a delay in opening your account and may require us to send the application back to you.

If I am the Trustee of my revocable trust and have applied for a Line of Credit, by signing below I apply for the Line of Credit in my individual capacity as well.

		ROBERT L SPALLINA, TRUSTEE
Signature (Accountholder)	Date	Print Name and Title
		DONALD R TESCHER, TRUSTEE
Signature (Accountholder)	Date	Print Name and Title

J.P. Morgan Additional Trustees Form

Additional Trustees or Executors

Name DONALD R TESCHER  Trustee  Executor/Representative

SSN#: 261-64-1879 Date of Birth: 09-26-1944

Legal Address 4855 TECHNOLOGY WAY, SUITE 720 City BOCA RATON

State FL Zip 33431 Country UNITED STATES

Mailing Address same as Legal Address? [X] Yes [ ] No

Mailing Address \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_ Country \_\_\_\_\_

Home Phone N/A Mobile Phone 561-901-7972

E-mail Address DTESCHER@TESCHERSPALLINA.COM

Name of Employer TESCHER & SPALLINA P.A. Type of Business LAW OFFICE

Occupation/ Position ATTORNEY Business Phone 561-997-7008

Name \_\_\_\_\_  Trustee  Executor/Representative

SSN#: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Legal Address \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_ Country \_\_\_\_\_

Mailing Address same as Legal Address? [ ] Yes [ ] No

Mailing Address \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_ Country \_\_\_\_\_

Home Phone \_\_\_\_\_ Mobile Phone \_\_\_\_\_

E-mail Address \_\_\_\_\_

Name of Employer \_\_\_\_\_ Type of Business \_\_\_\_\_

Occupation/ Position \_\_\_\_\_ Business Phone \_\_\_\_\_

Name \_\_\_\_\_  Trustee  Executor/Representative

SSN#: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Legal Address \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_ Country \_\_\_\_\_

Mailing Address same as Legal Address? [ ] Yes [ ] No

Mailing Address \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_ Country \_\_\_\_\_

Home Phone \_\_\_\_\_ Mobile Phone \_\_\_\_\_

E-mail Address \_\_\_\_\_

Name of Employer \_\_\_\_\_ Type of Business \_\_\_\_\_

Occupation/ Position \_\_\_\_\_ Business Phone \_\_\_\_\_

**Donald Tescher**

---

**From:** Alan Rose [ARose@mrachek-law.com]  
**Sent:** Monday, January 13, 2014 1:55 PM  
**To:** Kimberly Moran  
**Cc:** Donald Tescher; Ted Bernstein  
**Subject:** RE: Bernstein - 2012 Form 1040

We consent to the payment outlined by Anthony Massuri of CBIZ.

If you have questions, please advise.

Please send us confirmation that the payment was made.

Alan B. Rose, Esq.  
arose@Mrachek-Law.com  
561.355.6991

505 South Flagler Drive  
Suite 600  
West Palm Beach, Florida 33401  
561.655.2250 Phone  
561.655.5537 Fax

CONFIDENTIALITY NOTE: THE INFORMATION CONTAINED IN THIS TRANSMISSION IS LEGALLY PRIVILEGED AND CONFIDENTIAL, INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION, OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU RECEIVE A COPY OF THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY (1) REPLY BY E-MAIL TO US, AND (2) DELETE THIS MESSAGE.

TAX DISCLOSURE NOTE: To ensure compliance with requirements imposed by the Internal Revenue Service (Circular 230), we inform and advise you that any tax advice contained in this communication (including any attachments), unless otherwise specifically stated, was not intended or written to be used, and cannot be used, by any taxpayer for the purpose of (1) avoiding penalties that may be imposed under the Internal Revenue Code or (2) promoting, marketing or recommending to another party any transactions or matters addressed herein.

If there are any documents attached to this email with the suffix ,pdf, those documents are in Adobe PDF format, If you have difficulty viewing these attachments, you may need to download the free version of Adobe Acrobat Reader, available at: <http://www.adobe.com>

-----Original Message-----

**From:** Kimberly Moran [mailto:kmoran@tescherspallina.com]  
**Sent:** Monday, January 13, 2014 10:41 AM  
**To:** Alan Rose  
**Cc:** Donald Tescher  
**Subject:** Bernstein - 2012 Form 1040

Dear Mr. Rose:

As per your discussion with Mr. Tescher, please confer with Ted and send us your authorization to make this tax payment today.

Kind regards,

Kimberly Moran, Legal Assistant  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431

Tel: (561) 997-7008  
Fax: (561) 997-7308

5th Floor  
Boca Raton, FL 33486  
p: 561-994-5050  
f: 561-241-0071  
e: [amessuri@cbiz.com](mailto:amessuri@cbiz.com)

Join us on December 17<sup>th</sup> as we show you the latest features to Dynamics CRM 2013...

CUT HERE

Form **1040-ES**  
Department of the Treasury  
Internal Revenue Service

# 2012 Estimated Tax

Payment Voucher **4**  
OMB No. 1545-0074

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to "United States Treasury." Write your social security number and "2012 Form 1040-ES" on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year - Due Jan. 15, 2013

Amount of estimated tax you are paying  
by check or  
money order.

\$ **120,000.**

Print or type	Your first name and initial <b>SIMON</b>	Your last name <b>BERNSTEIN</b>	Your social security number <b>371-32-5211</b>
	If joint payment, complete for spouse		
	Spouse's first name and initial	Spouse's last name	Spouse's social security number
	Address (number, street, and apt. no.) <b>C/O R.SPALLINA 4855 TECHNOLOGY WAY, APT. NO. 720</b>		
City, state, and ZIP code. (If a foreign address, enter city, province or state, postal code, and country.) <b>BOCA RATON, FL 33431</b>			

LHA For Privacy Act and Paperwork Reduction Act Notice, see instructions.

CUT HERE


**SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES**  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

110

DATE January 13, 2014

PAY TO THE ORDER OF United States Treasury \$ **120,000.00**

One hundred twenty thousand and no/100--- DOLLARS  Security Features included. Death on Back.

**J.P.Morgan**

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida SSN: 371-32-5211

MEMO Simon Bernstein 2012 Form 1040 

⑆ 26 7084 13 1⑆ 4 780 18083 ⑈ 0 1 10


SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

109

DATE 11/25/13

PAY TO THE ORDER OF Teschler & Spallina P.A. \$ 15,067.06

Fifteen thousand sixty seven & 00/100 DOLLARS 

J.P.Morgan  
Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida



MEMO 11187.006

⑆ 26 7084 13 1⑆ 4 780 1808 3 ⑈ 0 10 9



SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413 5494  
2670

107

DATE 10/16/13

PAY TO THE  
ORDER OF

Mark R. Mangeri, P.A.

\$ 8277.00

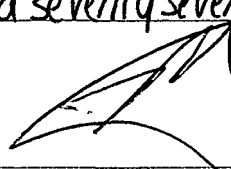
eight thousand two hundred seventy seven <sup>no/100</sup> DOLLARS

Security Features  
include  
Ovals on back.

J.P.Morgan

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

Stansbury v. Bernstein  
MEMO CASE NO. 502012CA13933 NBAA



MP

⑆ 267084⑆⑆⑆⑆⑆

⑆780⑆8083⑆⑆0⑆07

MARK R. MANCERI

FLORIDA BAR BOARD CERTIFIED  
WILLS, TRUSTS AND ESTATES

TELEPHONE (954) 491-7099  
FACSIMILE (954) 771-0545

September 30, 2013

***FOR SERVICES RENDERED THROUGH DATE OF STATEMENT***

Donald R. Tescher, Esq.  
Robert L. Spallina, Esq.  
Tescher and Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton FL 33431

**RE: STANSBURY v. BERNSTEIN, ET.AL.  
CASE NO.: 502012CA13933 MB AA**

***CURRENT CHARGES:***

	<u>Hours</u>	<u>Amount</u>
09/04/2013 Receipt and review Second Amended Complaint; receipt and review e-mail from Alan Rose, Eq.; prepare e-mail to Peter Feaman, Esq.; receipt and review e-mail from Peter Feaman, Esq.; prepare correspondence to Donald Tescher, Esq.	0.70	276.50
09/05/2013 Receipt and review Plaintiffs Response to First Request to Produce.	0.10	39.50
09/09/2013 Telephone conference with Robert Spallina and Donald Tescher, Esq.; receipt and review e-mails from Donald Tescher, Esq.	1.00	395.00
09/10/2013 Receipt and review e-mail from Kimberly Moran.	0.10	39.50
09/16/2013 Legal research; prepare e-mail to Alan Rose, Esq.	1.20	474.00
09/17/2013 Legal research at Delray Beach Courthouse; draft Memorandum of Law.	3.50	1,382.50
09/18/2013 Telephone conference with Alan Rose, Esq.; work on Memorandum; receipt and review e-mails from Robert Spallina, Esq.; prepare e-mail to Robert Spallina, Esq.; prepare correspondenc to Judge Blanc.	3.80	1,501.00

Donald R. Tescher, Esq.  
 STANSBURY v. BERNSTEIN, ET.AL.  
 CASE NO.: 502012CA13933 MB AA  
 September 30, 2013  
 Page 2

	<u>Hours</u>	<u>Amount</u>
09/19/2013 Prepare correspondence to Donald Tescher, Esq.	0.20	79.00
Receipt and review e-mails from Robert Spallina, Esq.; prepare e-mails to Robert Spallina, Esq.	0.40	158.00
09/20/2013 Travel and attendance at meeting at Robert Spallina's office; receipt and review Plaintiff's Memorandum regarding 9/30/13 Hearing.	3.00	1,185.00
09/23/2013 Receipt and review e-mails from Alan Rose, Esq. (w/Answers, etc.); review file; prepare Answer, etc. to Second Amended Complaint; prepare correspondence to Donald Tescher, Esq.	0.70	276.50
09/24/2013 Prepare correspondence to Donald Tescher, Esq.	0.20	79.00
09/27/2013 Prepare for 9/30/13 Hearing; receipt and review e-mails from Alan Rose, Esq.; prepare correspondence to Clerk of the Court; prepare correspondence to Donald Tescher, Esq.	1.50	592.50
09/30/2013 Travel and attendance at Hearing; prepare correspondence to Donald Tescher, Esq.	3.00	1,185.00
 <b>ATTORNEY'S FEES AT \$395.00 PER HOUR:</b>	 <u>19.40</u>	 <u>\$7,663.00</u>
 <b>ADVANCED CLIENT COSTS:</b>		
Clerk, Circuit Court- filing fee for Counterclaim		395.00
FedEx Charges		56.00
Courthouse Parking		3.00
Photocopying Charges		149.00
Postage		11.00
 <b>TOTAL ADVANCED CLIENT COSTS:</b>		 <u>\$614.00</u>
<b>TOTAL CURRENT CHARGES:</b>		<b>\$8,277.00</b>
<b>PREVIOUS BALANCE</b>		<b>\$1,448.00</b>

Donald R. Tescher, Esq.  
STANSBURY v. BERNSTEIN, ET.AL.  
CASE NO.: 502012CA13933 MB AA  
September 30, 2013  
Page 3

	<u>Amount</u>
09/20/2013 Payment Received: in the amount of \$1,448.00. Check No. 507	(\$1,448.00)
<b>TOTAL PAYMENTS AND ADJUSTMENTS:</b>	<u>(\$1,448.00)</u>
<b>TOTAL NOW DUE</b>	<u>\$8,277.00</u>

*PLEASE REVIEW THIS STATEMENT CAREFULLY AND COMPLETELY. IF YOU HAVE AN OBJECTION(S) TO ANY ENTRY, YOU ARE TO ADVISE US, IN WRITING, WITHIN TEN (10) DAYS OF YOUR RECEIPT OF THIS STATEMENT. IF WE DO NOT RECEIVE ANY SUCH OBJECTION(S) WE WILL ASSUME THIS STATEMENT MEETS WITH YOUR APPROVAL.*

**PLEASE NOTE :**

*ATTORNEY'S FEES ARE CHARGED AT \$395.00 PER HOUR FOR TIME EXPENDED PRIOR TO OCTOBER 1, 2013 AND AT THE NEW RATE OF \$410.00 PER HOUR FOR TIME EXPENDED COMMENCING OCTOBER 1, 2013.*

---

**ALL BALANCES DUE MORE THAN THIRTY (30) DAYS WILL  
ACCRUE INTEREST AT 1.5% PER MONTH  
THANK YOU.**

---

SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2670 5494

106

DATE October 1, 2013

PAY TO THE  
ORDER OF

Teschler & Spallina, P.A.

\$15,146.12

Fifteen thousand one hundred forty-six & 12/100

DOLLARS



Security Features  
Include:  
Details on Back.

J.P.Morgan

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO 11187.006

MP

⑆ 26 7084 13 1⑆

4 780 18083 ⑈ 0 106

4855 Technology Way  
Suite 720  
Boca Raton, FL 33431  
561-997-7008

EIN: 26-1543894

---

October 02, 2013

Invoice # 11187.006

Robert Spallina and Donald Tescher,  
co-Personal Representativ

4855 Technology Way  
Suite 720  
Boca Raton, FL 33431

**In Reference To:** Our File No. 11187.006  
Estate of Simon L. Bernstein

**Professional services**

	<u>Amount</u>
FOR LEGAL SERVICES RENDERED from September 1 through September 30, 2013 in connection with the Estate of Simon Bernstein and the Simon Bernstein Trust, including email correspondence and telephone calls with Ted Bernstein and other family members regarding reopening Estate of Shirley Bernstein, need for Affidavits regarding same and upcoming hearing regarding Elliot Bernstein Emergency Motions. Review Emergency Motions filed by Elliot in both Simon Bernstein Estate and Shirley Bernstein Estate, telephone calls, email correspondence and meetings with Mark Manceri and Ted Bernstein regarding same, prepare for, travel to and attendance at hearing at Delray County Courthouse in front of the Honorable Judge Colin. Email correspondence and telephone calls with family regarding outcome of hearing, review transcript of same, discuss preparation of Orders regarding reopening of the Estate and Order Determining No Emergency with Mark Manceri, review same and discuss with Marc Manceri. Telephone calls and email correspondence with Janet Craig and Hunt Worth at Oppenheimer regarding hearing and payment of future expenses for Elliot's family. Meeting with Detective Ryan Miller regarding Elliot's complaint against legal assistant Kim Moran. Email correspondence and telephone calls and meetings with Alan Rose, Mark Manceri and Ted Bernstein regarding Stansbury matter, review Second Amended Complaint and discuss same. Discuss and review response regarding same, review email correspondence from Alan Rose regarding response to same. Telephone calls and email correspondence with Anthony Messuri regarding tax return filings and tax related matters regarding the Stansbury litigation. Review, sign and	15,000.00

	<u>Amount</u>
file tax returns for Bernstein Family Investments, LLC and Bernstein Family Holdings, LLC. Telephone calls and email correspondence with Janet Craig regarding tax return filings for Bernstein Realty, LLC and telephone calls and email correspondence with Anthony Messuri regarding same.	
For professional services rendered	\$15,000.00
<b>Additional charges:</b>	
8/8/2013 Teleconferencing Services	96.94
9/12/2013 Copies	5.00
9/13/2013 Federal Express	44.18
Total costs	<u>\$146.12</u>
Total amount of this bill	<u>\$15,146.12</u>
10/2/2013 Payment - Thank You, Check No. 106	<u>(\$15,146.12)</u>
Total payments and adjustments	<u>(\$15,146.12)</u>
<b>Balance due</b>	<u><u>\$0.00</u></u>

Please make all checks payable to "*Tescher & Spallina, P.A.*" and indicate your File Number on the check. Do not hesitate to contact us with any questions or difficulties. Thank you for the opportunity to be of service to you.

Bernstein, Estate of Simon  
MISC

11187.006



Bernstein, Simon  
Estate




ESTATE OF SIMON L. BERNSTEIN  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2870 5494

108

DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$

\_\_\_\_\_ DOLLARS  Security Features  
Included.  
Details on Back.

**J.P.Morgan**

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO \_\_\_\_\_ MP

⑆ 26 708 4 1 3 1 ⑆

4 780 1 5 2 2 0 ⑆ 0 1 0 8

Bernstein, Simon  
Trust

DC Debit Card

ATM Teller Withdrawal

AD Automatic Deposit

AP Automatic Payment

BP Online Bill Pay

T Online or Phone Transfer

NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT FEE WITHDRAWAL (-)	✓	FEE	DEPOSIT, CREDIT (+)	\$
101	12/18	CBIZ MHM LLC Bernstein Family Investments	\$ 8237.60			\$	
102	12/18	CBIZ MHM LLC Bernstein Holdings LLC	595.05				
103	12/18	CBIZ MHM LLC Jill Iantoni Family Trust	<del>500</del> 500.00				
104	12/18	CBIZ MHM LLC Elit Bernstein Fam Trust	500.00				
105	12/18	CBIZ MHM LLC Lisa Friedstein Family Trust	500.08				
106	10/1	Tescher & Spallina PA. fees & costs	15,146.12				
107	10/16	Mark R. Manceri PA.	8277.00				
<i>voided</i>							
108	11/25	Tescher & Spallina fees & costs	15,067.06				
109							
110	11/13	IRS United States Treasury Si Bernstein 2012 1040ES	120,000.00				

SIMON L BERNSTEIN TRUST AGREEMENT  
ROBERT L SPALLINA AND  
DONALD R TESCHER TRUSTEES  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FL 33431

63-8413  
2870 5494

111

DATE \_\_\_\_\_

PAY TO THE  
ORDER OF \_\_\_\_\_

\$

\_\_\_\_\_ DOLLARS  Security Features  
Included  
Only on Back.

**J.P.Morgan**

Founded 1799  
JPMorgan Chase Bank, N.A.  
Palm Beach, Florida

MEMO \_\_\_\_\_

MP

⑆ 267084131⑆

47801808310111

Law Offices of  
**STEVEN I. GREENWALD, P.A.**

Boca Palm Professional Plaza  
6971 North Federal Highway  
Suite 105  
Boca Raton, Florida 33487

e-mail: [sigreenwaldlaw@att.net](mailto:sigreenwaldlaw@att.net)

Phone: 561.994.5560 ext 101

Fax: 561.994.5629

February 12, 2014

Robert Spallina, Esq.  
Tescher & Spallina, PA  
4855 Technology Way  
Suite 720  
Boca Raton, FL 33431

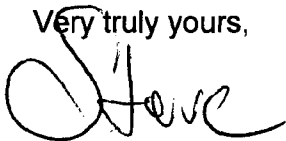
Re: Estate of Simon Bernstein

Dear Robert:

Hope you are well. I was wondering if you might be able to shed some light on if and when I might get paid on the attached invoice?

Best wishes.

Very truly yours,



Steven I. Greenwald  
SIG:smm  
Enclosure

*All the best,  
SIG*

Law Offices of  
**STEVEN I. GREENWALD, P.A.**  
Boca Palm Professional Plaza  
6971 North Federal Highway  
Suite 105  
Boca Raton, Florida 33487

e-mail: [sigreenwaldlaw@att.net](mailto:sigreenwaldlaw@att.net)

Phone: 561.994.5560 ext 101

Fax: 561.994.5629

August 8, 2012

Mr. Simon Bernstein  
950 Peninsula Corporate Circle  
Suite 3010  
Boca Raton, FL 33487

---

STATEMENT

FOR PROFESSIONAL SERVICES RENDERED

Attorney's Fees \$825.00\*

Formation of Telenet Systems, LLC

Office consultations with client on August 2, 2012  
and August 6, 2012; preparation of Articles of  
Organization for Telenet Systems, LLC

Costs

Filing fee to Secretary of State \$125.00  
UPS courier to Secretary of State \$ 27.61

Total Costs Due \$ 152.61

Total amount due \$ 977.61

*\*reduced accommodation fee per Steven I. Greenwald, Esq.*



SEE REVERSE SIDE FOR OPENING INSTRUCTIONS

00004537

SABADELL UNITED BANK, N.A.  
5901 MIAMI LAKES DRIVE EAST  
MIAMI LAKES FL 33014-6140

FIRST-CLASS MAIL  
PRESORTED  
U.S. POSTAGE PAID  
FIS Output Solutions

**IMPORTANT TAX RETURN DOCUMENT ENCLOSED**

788D010004537-1 000

ESTATE OF SIMON L BERNSTEIN  
ROBERT L SPALLINA & DONALD R TESCHER CO-  
C/O TESCHER & SPALLINA  
4855 TECHNOLOGY WAY SUITE 720  
BOCA RATON FL 33431

006 LIZFAP1 33431



THE UNITED STATES LIFE INSURANCE CO  
IN THE CITY OF NEW YORK  
2727 A ALLEN PARKWAY  
HOUSTON TX 77019

**PRESORTED**  
**FIRST-CLASS**



**US POSTAGE \$00.38<sup>1</sup>**  
JAN 31 2014  
ZIP 55112  
0801 1053063

**Important Tax Information Enclosed**

11772-708



ESTATE OF SIMON L  
BERNSTEIN  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON FL 33431-3351



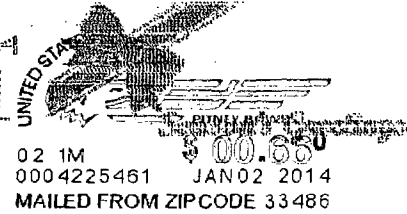
CC10

TS005845



WEST PALM BCH FL 334

OR JAN 21

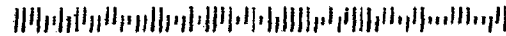


02 1M  
0004225461 JAN 02 2014  
MAILED FROM ZIP CODE 33486

Bernstein Holdings, LLC  
c/o Tescher & Spallina, P.A.  
Attn: Robert Spallina  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431

Statement Date 12/31/2013

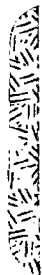
33431905195



# J.P.Morgan

P.O. Box 659732  
San Antonio, TX 78265-9751

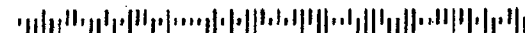
PRESORTED  
FIRST CLASS



00000287 DPB 021 161 03214 NNNNNNNNNN T 1 00000000 60 0000

ESTATE OF SIMON L. BERNSTEIN,  
DONALD R. TESCHER AND  
ROBERT L. SPALLINA, CO-PERSONAL REPS  
C/O DONALD R. TESCHER AND  
ROBERT L. SPALLINA  
4855 TECHNOLOGY WAY STE 720  
BOCA RATON FL 33431-3351

35 AMGPNSB 33431

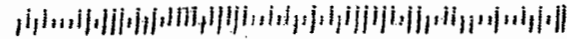




Simon Bernstein Estate (1040)  
c/o Tescher & Spallina, P.A.  
Attn: Robert Spallina  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431

Statement Date 1/31/2014

3343100051 0005



**Sabadell™**



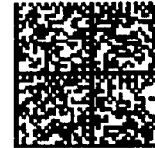
FOR MODERN TIMES, A CLASSIC BANK™


PO Box 5460, Hialeah FL 33014-1460

RETURN SERVICE REQUESTED

ESTATE OF SIMON L BERNSTEIN  
ROBERT L SPALLINA & DONALD R TESCHER CO-  
PERSONAL REPRESENTATIVES  
C/O TESCHER & SPALLINA  
4855 TECHNOLOGY WAY SUITE 720  
BOCA RATON FL 33431

PRESORTED  
FIRST CLASS



UNITED STATES POSTAGE  
  
PITNEY BOWES  
02 1M **\$ 00.38<sup>1</sup>**  
0008003317 FEB 07 2014  
MAILED FROM ZIP CODE 33014

\*#02/0A/2014 MIAMI FL PRSRT 1ST CL

ALW-858 33431



**Statement of Account**

Last statement: January 03, 2014  
 This statement: February 05, 2014  
 Total days in statement period: 33

500-001717-6

Direct inquiries to:  
 561 750-0075

ESTATE OF SIMON L BERNSTEIN  
 ROBERT L SPALLINA & DONALD R TESCHER CO-  
 PERSONAL REPRESENTATIVES  
 C/O TESCHER & SPALLINA  
 4855 TECHNOLOGY WAY SUITE 720  
 BOCA RATON FL 33431

Sabadell United Bank, N.A.  
 1801 North Military Trail  
 Boca Raton, FL 33431-6395

0

**Summary of Account Balance**

Account	Number	Ending Balance
Non Personal Int Checking	500-001717-6	\$29,273.41

**Non Personal Int Checking**

Account number  
 500-001717-6

Beginning balance \$29,269.44  
 Interest paid year to date \$6.90  
 Total additions \$3.97      Total subtractions \$-0.00

Date	Description	Additions	Subtractions
02-05	#Interest	3.97	

**Daily balances**

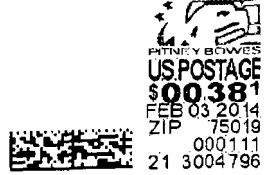
Date	Amount	Date	Amount	Date	Amount
01-03	29,269.44	02-05	29,273.41		

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**J.P.Morgan**

P.O. Box 659732  
San Antonio, TX 78265-9751

PRESORTED  
FIRST CLASS



00000279 DPI 021 161 03214 NNNNNNNNNN P 1 00000000 60 0000

SIMON L BERNSTEIN TRUST AGREEMENT,  
ROBERT L SPALLINA AND DONALD R  
TESCHER TRUSTEES  
4855 TECHNOLOGY WAY  
SUITE 720  
BOCA RATON FL 33431-3351

035 LIZVA5B 33431



TS005851



LAW OFFICES  
**TESCHER & SPALLINA**

BOCA VILLAGE CORPORATE CENTER I  
4855 TECHNOLOGY WAY, SUITE 720  
BOCA RATON, FLORIDA 33431



7010 1870 0001 8551 2088

WEST PALM BCH FL 33411

DEC 20 2013

2841 6638



06.110 BOCA RATON, FL

PB8628131  
DEC 27 13  
33431

Ted S. Bernstein  
880 Berkeley Street  
Boca Raton, FL 33487

*Not*  
17 17

NIXIE 333 SE 1009 0001/25/14

RETURN TO SENDER  
UNCLAIMED  
UNABLE TO FORWARD

BC: 33431335195 \*0475-03942-28-60

33431@3351  
33487245080



PLEASE STICKER ON TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Ted S. Bernstein  
880 Berkeley Street  
Boca Raton FL 33487

Bernstein, Simon Amended Inventory

2. Article Number

(Transfer from service label)

7010 1870 0001 8551 2088

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  Agent  
**X**  Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1?  Yes  
If YES, enter delivery address below:  No

3. Service Type  
 Certified Mail  Express Mail  
 Registered  Return Receipt for Merchandise  
 Insured Mail  C.O.D.

4. Restricted Delivery? (Extra Fee)  Yes

Law Offices of  
**STEVEN I. GREENWALD, P.A.**

Boca Palm Professional Plaza  
6971 North Federal Highway  
Suite 105  
Boca Raton, Florida 33487

e-mail: [sigreenwaldlaw@att.net](mailto:sigreenwaldlaw@att.net)

Phone: 561.994.5560 ext 101

Fax: 561.994.5629

October 14, 2013

Robert Spallina, Esq.  
Tescher & Spallina, PA  
4855 Technology Way  
Suite 720  
Boca Raton, FL 33431

Re: Telenet Systems, LLC

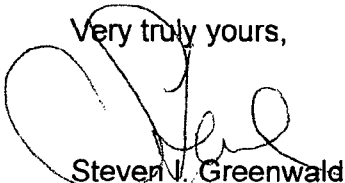
Dear Robert::

Just following up to see about payment of the enclosed invoice for Telenet Systems, LLC.  
Let me know when you have a chance.

Hope all is well.

Best wishes.

Very truly yours,



Steven I. Greenwald  
SIG:smm  
Enclosure

Law Offices of  
**STEVEN I. GREENWALD, P.A.**

Boca Palm Professional Plaza  
6971 North Federal Highway  
Suite 105  
Boca Raton, Florida 33487

e-mail: [sigreenwaldlaw@att.net](mailto:sigreenwaldlaw@att.net)

Phone: 561.994.5560 ext 101

Fax: 561.994.5629

February 11, 2013

Robert Spallina, Esq.  
Personal Representative of the  
Estate of Simon Bernstein  
Tescher & Spallina, PA  
4855 Technology Way  
Suite 720  
Boca Raton, FL 33431

Rebill Date: March 15, 2013

Rebill Date: July 25, 2013

Rebill Date: September 19, 2013

Rebill Date: October 14, 2013

---

STATEMENT

**FOR PROFESSIONAL SERVICES RENDERED AS OF AUGUST 8, 2012**

Attorney's Fees \$825.00\*

Formation of Telenet Systems, LLC

Office consultations with client on August 2, 2012  
and August 6, 2012; preparation of Articles of  
Organization for Telenet Systems, LLC

Costs

Filing fee to Secretary of State \$125.00

UPS courier to Secretary of State \$ 27.61

Total Costs Due \$ 152.61

Total amount due **\$ 977.61**

*\*reduced accommodation fee per Steven I. Greenwald, Esq.*

Law Offices of  
**STEVEN I. GREENWALD, P.A.**

Boca Palm Professional Plaza  
6971 North Federal Highway  
Suite 105  
Boca Raton, Florida 33487

e-mail: [sigreenwaldlaw@att.net](mailto:sigreenwaldlaw@att.net)

Phone: 561.994.5560 ext 101

Fax: 561.994.5629

August 8, 2012

Rebill date: Jan. 8, 2013

Mr. Simon Bernstein  
950 Peninsula Corporate Circle  
Suite 3010  
Boca Raton, FL 33487

---

**STATEMENT**

**FOR PROFESSIONAL SERVICES RENDERED**

Attorney's Fees **\$825.00\***

Formation of Telenet Systems, LLC

Office consultations with client on August 2, 2012  
and August 6, 2012; preparation of Articles of  
Organization for Telenet Systems, LLC

**Costs**

Filing fee to Secretary of State \$125.00

UPS courier to Secretary of State \$ 27.61

Total Costs Due **\$ 152.61**

Total amount due **\$ 977.61**

*\*reduced accommodation fee per Steven I. Greenwald, Esq.*

# Mark R. Manceri, P.A.

ATTORNEY AND COUNSELOR AT LAW  
2929 EAST COMMERCIAL BOULEVARD - SUITE 702  
FORT LAUDERDALE, FLORIDA 33308

MARK R. MANCERI

FLORIDA BAR BOARD CERTIFIED  
WILLS, TRUSTS AND ESTATES

TELEPHONE (954) 491-7099  
FACSIMILE (954) 771-0545

January 24, 2014

## *FOR SERVICES RENDERED THROUGH DATE OF STATEMENT*

Donald R. Tescher, Esq.  
Robert L. Spallina, Esq.  
Tescher and Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton FL 33431

**RE: ESTATE OF SHIRLEY BERNSTEIN  
CASE NO.: 502011CP000653XXXXSB**

### *CURRENT CHARGES:*

	<u>Hours</u>	<u>Amount</u>
01/02/2014 Travel and attendance at Hearing and Meeting; receipt and review e-mails from Eliot Bernstein.	6.00	2,460.00
01/03/2014 Prepare correspondence to Judge Colin; review file; prepare Second Request to Produce; receipt and review e-mail from Eliot Bernstein.	1.00	410.00
01/06/2014 Receipt and review e-mails from Robert Spallina, Esq.; receipt and review e-mails from Ted Bernstein; receipt and review e-mail from Alan Rose, Esq.	0.40	164.00
01/07/2014 Receipt and review e-mail from Ted Bernstein.	0.10	41.00
01/08/2014 Receipt and review e-mails from Alan Rose, Esq.; prepare e-mail to Alan Rose, Esq.; receipt and review e-mail from Robert Spallina, Esq.; prepare e-mail to Robert Spallina, Esq.	0.40	164.00
01/09/2014 Receipt and review e-mail from Ted Bernstein.	0.10	41.00
01/10/2014 Review file; prepare Motion to Withdraw.	0.30	123.00
01/13/2014 Receipt and review Order; prepare Notice of Hearing.	0.20	82.00
01/22/2014 Prepare for 1/23/14 Hearing.	0.30	123.00

Donald R. Tescher, Esq.  
 ESTATE OF SHIRLEY BERNSTEIN  
 CASE NO.: 502011CP000653XXXXSB  
 January 24, 2014  
 Page 2

	<u>Hours</u>	<u>Amount</u>
01/23/2014 Preparation, travel and attendance at hearing.	1.00	410.00
<b>ATTORNEY'S FEES AT \$410.00 PER HOUR:</b>	<u>9.80</u>	<u>\$4,018.00</u>
<b>ADVANCED CLIENT COSTS:</b>		
Photocopying Charges		47.00
Postage		17.00
<b>TOTAL ADVANCED CLIENT COSTS:</b>		<u>\$64.00</u>
<b>TOTAL CURRENT CHARGES:</b>		<u>\$4,082.00</u>
<b>PREVIOUS BALANCE</b>		<u>\$21,220.50</u>
<b>TOTAL NOW DUE</b>		<u>\$25,302.50</u>

PLEASE REVIEW THIS STATEMENT CAREFULLY AND COMPLETELY. IF YOU HAVE AN OBJECTION(S) TO ANY ENTRY, YOU ARE TO ADVISE US, IN WRITING, WITHIN TEN (10) DAYS OF YOUR RECEIPT OF THIS STATEMENT. IF WE DO NOT RECEIVE ANY SUCH OBJECTION(S) WE WILL ASSUME THIS STATEMENT MEETS WITH YOUR APPROVAL.

---

**ALL BALANCES DUE MORE THAN THIRTY (30) DAYS WILL  
 ACCRUE INTEREST AT 1.5% PER MONTH  
 THANK YOU.**

---

**Mark R. Manceri, P.A.**

ATTORNEY AND COUNSELOR AT LAW  
2929 EAST COMMERCIAL BOULEVARD - SUITE 702  
FORT LAUDERDALE, FLORIDA 33308

MARK R. MANCERI

FLORIDA BAR BOARD CERTIFIED  
WILLS, TRUSTS AND ESTATES

TELEPHONE (954) 491-7099  
FACSIMILE (954) 771-0545

January 24, 2014

***FOR SERVICES RENDERED THROUGH DATE OF STATEMENT***

Donald R. Tescher, Esq.  
Robert L. Spallina, Esq.  
Tescher and Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton FL 33431

**RE: ESTATE OF SIMON BERNSTEIN  
CASE NO.: 502012CP004391XXXXSB**

***CURRENT CHARGES:***

	<u>Hours</u>	<u>Amount</u>
01/02/2014 Prepare Notice of Cancellation.	0.20	82.00
01/10/2014 Review file; prepare Motion to Withdraw.	0.30	123.00
01/13/2014 Prepare Notice of Hearing.	0.10	41.00
01/22/2014 Prepare for 1/23/14 Hearing.	0.30	123.00
01/23/2014 Preparation, travel and attendance at hearing.	1.00	410.00

<b><i>ATTORNEY'S FEES AT \$410.00 PER HOUR:</i></b>	<u>1.90</u>	<u>\$779.00</u>
---	-------------	-----------------

***ADVANCED CLIENT COSTS:***

Photocopying Charges	17.00
Postage	8.00
Fax Fee/Incoming & Outgoing	3.00

<b><i>TOTAL ADVANCED CLIENT COSTS:</i></b>	<u>\$28.00</u>
--	----------------

<b><i>TOTAL CURRENT CHARGES:</i></b>	<b><i>\$807.00</i></b>
<b><i>PREVIOUS BALANCE</i></b>	<b><i>\$2,997.00</i></b>



*Donald R. Tescher, Esq.*  
*ESTATE OF SIMON BERNSTEIN*  
*CASE NO.: 502012CP004391XXXXSB*  
*January 24, 2014*  
*Page 2*

	<u>Amount</u>
<b>TOTAL NOW DUE</b>	<u>\$3,804.00</u>

*PLEASE REVIEW THIS STATEMENT CAREFULLY AND COMPLETELY. IF YOU HAVE AN OBJECTION(S) TO ANY ENTRY, YOU ARE TO ADVISE US, IN WRITING, WITHIN TEN (10) DAYS OF YOUR RECEIPT OF THIS STATEMENT. IF WE DO NOT RECEIVE ANY SUCH OBJECTION(S) WE WILL ASSUME THIS STATEMENT MEETS WITH YOUR APPROVAL.*

---

*ALL BALANCES DUE MORE THAN THIRTY (30) DAYS WILL  
ACCRUE INTEREST AT 1.5% PER MONTH  
THANK YOU.*

---

**Mark R. Manceri, P.A.**

ATTORNEY AND COUNSELOR AT LAW  
2929 EAST COMMERCIAL BOULEVARD - SUITE 702  
FORT LAUDERDALE, FLORIDA 33308

MARK R. MANCERI

FLORIDA BAR BOARD CERTIFIED  
WILLS, TRUSTS AND ESTATES

TELEPHONE (954) 491-7099  
FACSIMILE (954) 771-0545

December 31, 2013

***FOR SERVICES RENDERED THROUGH DATE OF STATEMENT***

Donald R. Tescher, Esq.  
Robert L. Spallina, Esq.  
Tescher and Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton FL 33431

**RE: STANSBURY v. BERNSTEIN, ET.AL.  
CASE NO.: 502012CA13933 MB AA**

***CURRENT CHARGES:***

	<u>Hours</u>	<u>Amount</u>
12/02/2013 Receipt and review Order; prepare correspondence to Donald Tescher, Esq.; receipt and review Affidavit of Service with Subpoena.	0.40	164.00
12/06/2013 Prepare correspondence to Donald Tescher, Esq.	0.10	41.00
12/12/2013 Receipt and review Plaintiff's Supplemental Response; prepare correspondence to Donald Tescher, Esq.	0.30	123.00
12/13/2013 Receipt and review e-mails from Alan Rose, Esq.; prepare e-mails to Alan Rose, Esq.	0.20	82.00
12/16/2013 Receipt and review e-mails from Alan Rose, Esq.; prepare e-mail to Alan Rose, Esq.	0.20	82.00
12/17/2013 Prepare for deposition of William Stansbury.	1.00	410.00
12/18/2013 Travel and attendance at deposition of William Stansbury.	7.50	3,075.00
12/23/2013 Receipt and review correspondence from Peter Feaman, Esq.	0.10	41.00
12/24/2013 Receipt and review e-mail from Ted Bernstein; receipt and review emails from Peter Feaman Esq.; prepare e-mails to Peter Feaman, Esq.; prepare correspondence to Donald Tescher, Esq.	0.40	164.00

Donald R. Tescher, Esq.  
 STANSBURY v. BERNSTEIN, ET.AL.  
 CASE NO.: 502012CA13933 MB AA  
 December 31, 2013  
 Page 2

	<u>Hours</u>	<u>Amount</u>
12/30/2013 Receipt and review e-mail from Alan Rosen, Esq.	0.10	41.00
<b>ATTORNEY'S FEES AT \$410.00 PER HOUR:</b>	<u>10.30</u>	<u>\$4,223.00</u>
<b>ADVANCED CLIENT COSTS:</b>		
Photocopying Charges		264.00
Postage		3.00
<b>TOTAL ADVANCED CLIENT COSTS:</b>		<u>\$267.00</u>
<b>TOTAL CURRENT CHARGES:</b>		<u>\$4,490.00</u>
<b>PREVIOUS BALANCE</b>		<u>\$2,446.00</u>
12/30/2013 Payment Received: in the amount of \$2,446.00. Check No. 509		<u>(\$2,446.00)</u>
<b>TOTAL PAYMENTS AND ADJUSTMENTS:</b>		<u>(\$2,446.00)</u>
<b>TOTAL NOW DUE</b>		<u>\$4,490.00</u>

**PLEASE REVIEW THIS STATEMENT CAREFULLY AND COMPLETELY. IF YOU HAVE AN OBJECTION(S) TO ANY ENTRY, YOU ARE TO ADVISE US, IN WRITING, WITHIN TEN (10) DAYS OF YOUR RECEIPT OF THIS STATEMENT. IF WE DO NOT RECEIVE ANY SUCH OBJECTION(S) WE WILL ASSUME THIS STATEMENT MEETS WITH YOUR APPROVAL.**

---

**ALL BALANCES DUE MORE THAN THIRTY (30) DAYS WILL  
 ACCRUE INTEREST AT 1.5% PER MONTH  
 THANK YOU.**

---

# Mark R. Manceri, P.A.

ATTORNEY AND COUNSELOR AT LAW  
2929 EAST COMMERCIAL BOULEVARD - SUITE 702  
FORT LAUDERDALE, FLORIDA 33308

MARK R. MANCERI



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WEB SITE: [WWW.ESTATEPROBATELITIGATION.COM](http://WWW.ESTATEPROBATELITIGATION.COM)

TELEPHONE (954) 491-7099  
FACSIMILE (954) 771-0545

January 3, 2014

Donald Tescher, Esq.  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431

Re: Estate of Shirley Bernstein, Case No.: 50211CP000653XXXXSB

Dear Don:

Enclosed is my Statement for Services Rendered dated December 31, 2013. As the Estate has no significant assets, please forward this Statement to Ted Bernstein in his capacity as Successor Trustee to pay from the assets of the Shirley Bernstein Trust.

Should you have any questions, concerns or comments regarding the foregoing, please do not hesitate to contact me.

Yours truly,

A handwritten signature in cursive script that reads "Mark R. Manceri".

Mark R. Manceri, Esq.

MRM/mmp  
Enclosure

TS005863

**Mark R. Manceri, P.A.**

ATTORNEY AND COUNSELOR AT LAW  
2929 EAST COMMERCIAL BOULEVARD - SUITE 702  
FORT LAUDERDALE, FLORIDA 33308

MARK R. MANCERI

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WILLS, TRUSTS AND ESTATES

TELEPHONE (954) 491-7099  
FACSIMILE (954) 771-0545

**December 31, 2013**

***FOR SERVICES RENDERED THROUGH DATE OF STATEMENT***

Donald R. Tescher, Esq.  
Robert L. Spallina, Esq.  
Tescher and Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton FL 33431

**RE: ESTATE OF SHIRLEY BERNSTEIN  
CASE NO.: 502011CP000653XXXXSB**

***CURRENT CHARGES:***

	<u>Hours</u>	<u>Amount</u>
12/02/2013 Review file; prepare Objections to discovery; prepare Motion to Tax Attorney's Fees and Costs.	0.80	328.00
12/04/2013 Receipt and review e-mails from Ted Bernstein; receipt and review e-mails from Robert Spallina; prepare e-mail to Ted Bernstein.	0.30	123.00
12/05/2013 Telephone conference with Robert Spallina; telephone conference with Ted Bernstein; legal research.	1.00	410.00
12/06/2013 Telephone conference with Robert Spallina; Ted Bernstein; Alan Rose, Esq.; work on Complaint; receipt and review e-mail from Eliot Bernstein; receipt and review e-mail from Ted Bernstein; prepare Motion to Transfer and Consolidate.	3.00	1,230.00
12/16/2013 Receipt and review Pleadings from Eliot Bernstein (Motion for Attorney's Fees; Objections, etc.).	1.00	410.00
12/17/2013 Review file; prepare Request to Produce; receipt and review e-mails from Robert Spallina; receipt and review e-mail from Ted Bernstein; prepare e-mail to Robert Spallina.	1.20	492.00
12/19/2013 Telephone conference with Sherry at Judge Colin's Chambers; prepare Notice of Hearing; telephone conference with Robert Spallina, Esq.; prepare e-mails to Ted Bernstein; prepare correspondence to Donald Tescher,	0.50	205.00

Donald R. Tescher, Esq.  
 ESTATE OF SHIRLEY BERNSTEIN  
 CASE NO.: 502011CP000653XXXXSB  
 December 31, 2013  
 Page 2

	<u>Hours</u>	<u>Amount</u>
Esq.		
12/23/2013 Receipt and review e-mail from Candice Bernstein; review file.	0.20	82.00
12/26/2013 Telephone conference with Ted Bernstein; receipt and review e-mail from Candice Bernstein.	0.90	369.00
12/30/2013 Receipt and review e-mail from Eliot Bernstein; receipt and review Petition for Instructions; receipt and review e-mails from Ted Bernstein; receipt and review e-mails from Robert Spallina; receipt and review e-mails from Donald Tescher; review file.	0.70	287.00
12/31/2013 Prepare for 1/2/14 Hearing.	0.80	328.00
<b>ATTORNEY'S FEES AT \$410.00 PER HOUR:</b>	<u>10.40</u>	<u>\$4,264.00</u>
<b>ADVANCED CLIENT COSTS:</b>		
Photocopying Charges		223.00
Postage		32.00
<b>TOTAL ADVANCED CLIENT COSTS:</b>		<u>\$255.00</u>
<b>TOTAL CURRENT CHARGES:</b>		<u>\$4,519.00</u>
<b>PREVIOUS BALANCE</b>		<u>\$16,701.50</u>
<b>TOTAL NOW DUE</b>		<u>\$21,220.50</u>

PLEASE REVIEW THIS STATEMENT CAREFULLY AND COMPLETELY. IF YOU HAVE AN OBJECTION(S) TO ANY ENTRY, YOU ARE TO ADVISE US, IN WRITING, WITHIN TEN (10) DAYS OF YOUR RECEIPT OF THIS STATEMENT. IF WE DO NOT

*Donald R. Tescher, Esq.*  
*ESTATE OF SHIRLEY BERNSTEIN*  
*CASE NO.: 502011CP000653XXXXSB*  
*December 31, 2013*  
*Page 3*

*RECEIVE ANY SUCH OBJECTION(S) WE WILL ASSUME THIS STATEMENT MEETS  
WITH YOUR APPROVAL.*

---

*ALL BALANCES DUE MORE THAN THIRTY (30) DAYS WILL  
ACCRUE INTEREST AT 1.5% PER MONTH  
THANK YOU.*

---

# Mark R. Manceri, P.A.

ATTORNEY AND COUNSELOR AT LAW  
2929 EAST COMMERCIAL BOULEVARD - SUITE 702  
FORT LAUDERDALE, FLORIDA 33308

MARK R. MANCERI

FLORIDA BAR BOARD CERTIFIED  
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TELEPHONE (954) 491-7099  
FACSIMILE (954) 771-0545

**December 31, 2013**

## ***FOR SERVICES RENDERED THROUGH DATE OF STATEMENT***

Donald R. Tescher, Esq.  
Robert L. Spallina, Esq.  
Tescher and Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton FL 33431

**RE: ESTATE OF SIMON BERNSTEIN  
CASE NO.: 502012CP004391XXXXSB**

### ***CURRENT CHARGES:***

	<u>Hours</u>	<u>Amount</u>
12/06/2013 Review file; legal research; prepare Motion to Transfer; instructions to Legal Assistant.	1.30	533.00
12/09/2013 Receipt and review e-mail from Robert Spallina, Esq.; revise Motion to Transfer; instructions to Legal Assistant; receipt and review e-mails from Ted Bernstein; receipt and review e-mail from Eliot Bernstein.	0.50	205.00
12/10/2013 Telephone conferences with Robert Spallina.	0.40	164.00
Receipt and review e-mails from Robert Spallina; telephone conferences with Robert Spallina.	0.30	123.00
12/11/2013 Receipt and review e-mails from Robert Spallina; receipt and review e-mail from Ted Bernstein; revise Motion to Transfer; instructions to Legal Assistant.	0.40	164.00
12/12/2013 Revise Motion to Transfer; instructions to Legal Assistant; receipt and review e-mails from Donald Tescher, Esq.; prepare e-mails to Donald Tescher, Esq.; telephone conference with Robert Spallina; prepare Notice of Hearing; prepare correspondence to Judge Colin.	1.50	615.00
12/13/2013 Prepare Notice of Filing; prepare correspondence to Donald Tescher, Esq.	0.30	123.00



Donald R. Tescher, Esq.  
 ESTATE OF SIMON BERNSTEIN  
 CASE NO.: 502012CP004391XXXXSB  
 December 31, 2013  
 Page 2

	<u>Hours</u>	<u>Amount</u>
12/16/2013 Receipt and review e-mail from Robert Spallina; receipt and review e-mail from Ted Bernstein.	0.20	82.00
12/17/2013 Receipt and review e-mail from Eliot Bernstein.	0.50	205.00
12/23/2013 Receipt and review e-mail from Ted Bernstein; prepare e-mail to Ted Bernstein; prepare Re-Notice of Hearing; prepare correspondence to Donald Tescher, Esq.; receipt and review Eliot Bernstein's Objections to Motion to Transfer.	1.20	492.00
12/30/2013 Receipt and review Amended Inventory; receipt and review e-mail from Candice Bernstein.	0.20	82.00
 <b>ATTORNEY'S FEES AT \$410.00 PER HOUR:</b>	 <u>6.80</u>	 <u>\$2,788.00</u>
 <b>ADVANCED CLIENT COSTS:</b>		
Photocopying Charges		178.00
Postage		31.00
 <b>TOTAL ADVANCED CLIENT COSTS:</b>		 <u>\$209.00</u>
 <b>TOTAL CURRENT CHARGES:</b>		 <u>\$2,997.00</u>
 <b>TOTAL NOW DUE</b>		 <u>\$2,997.00</u>

PLEASE REVIEW THIS STATEMENT CAREFULLY AND COMPLETELY. IF YOU HAVE AN OBJECTION(S) TO ANY ENTRY, YOU ARE TO ADVISE US, IN WRITING, WITHIN TEN (10) DAYS OF YOUR RECEIPT OF THIS STATEMENT. IF WE DO NOT RECEIVE ANY SUCH OBJECTION(S) WE WILL ASSUME THIS STATEMENT MEETS WITH YOUR APPROVAL.

---

***ALL BALANCES DUE MORE THAN THIRTY (30) DAYS WILL  
ACCRUE INTEREST AT 1.5% PER MONTH  
THANK YOU.***

---

**Mark R. Manceri, P.A.**

ATTORNEY AND COUNSELOR AT LAW  
2929 EAST COMMERCIAL BOULEVARD - SUITE 702  
FORT LAUDERDALE, FLORIDA 33308

*CRAT*  
*RS*  
*KM*

MARK R. MANCERI



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WEB SITE: [WWW.ESTATEPROBATELITIGATION.COM](http://WWW.ESTATEPROBATELITIGATION.COM)

TELEPHONE (954) 491-7099  
FACSIMILE (954) 771-0545

December 23, 2013

Donald Tescher, Esq.  
Tescher & Spallina, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, Florida 33431

Re: Estate of Simon Bernstein, Case No.: 502012CP004391XXXXSB

Dear Don:

Enclosed is a copy of a Re-Notice of Filing dated December 23, 2013.

Should you have any questions, concerns or comments regarding the foregoing, please do not hesitate to contact me.

Yours truly,

A handwritten signature in black ink, appearing to read "Mark R. Manceri".

Mark R. Manceri, Esq.

MRM/mmp  
Enclosure

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**Tescher & Spallina, P.A.**

4855 Technology Way  
Suite 720  
Boca Raton, FL 33431  
561-997-7008

EIN: 26-1543894

---

August 23, 2012

Invoice # 11187.001

Simon Bernstein  
7020 Lions Head Lane  
Boca Raton, FL 33496

**In Reference To:** Our File No.11187.001  
Estate Planning

**Professional services**

**Amount**

FOR LEGAL SERVICES RENDERED through July 31, 2012 in connection with estate planning, including meeting with client to finalize planning items; telephone calls and email correspondence with Diana regarding existing insurance matters and status of GC Trust transfers from Oppenheimer to JP Morgan; finalize EP documents and meet with client to execute same. 1,837.50

For professional services rendered \$1,837.50  
Previous balance \$3,975.78

8/1/2012 Payment - Thank You, Check No. 207525930 (\$1,000.00)

Total payments and adjustments (\$1,000.00)

**Balance due** \$4,813.28

Please make all checks payable to "**Tescher & Spallina, P.A.**" and indicate your File Number on the check. Do not hesitate to contact us with any questions or difficulties. Thank you for the opportunity to be of service to you.

---

**Tescher & Spallina, P.A.**

4855 Technology Way  
Suite 720  
Boca Raton, FL 33431  
561-997-7008

EIN: 26-1543894

---

October 31, 2012

Invoice # 11187.006

Ted Bernstein  
950 Peninsula Corporate Circle  
Suite 3010  
Boca Raton, FL 33487

**In Reference To:** Our File No. 11187.006  
Estate of Simon L. Bernstein

**Professional services**

	<u>Amount</u>
Transfer of legal services from Simon Bernstein estate planning file.	4,813.28
For professional services rendered	<u>\$4,813.28</u>
<b>Balance due</b>	<u><u>\$4,813.28</u></u>

Please make all checks payable to "*Tescher & Spallina, P.A.*" and indicate your File Number on the check. Do not hesitate to contact us with any questions or difficulties. Thank you for the opportunity to be of service to you.

---

**Tescher & Spallina, P.A.**

4855 Technology Way  
Suite 720  
Boca Raton, FL 33431  
561-997-7008

EIN: 26-1543894

---

November 01, 2012

Invoice # 11187.006

Ted Bernstein  
950 Peninsula Corporate Circle  
Suite 3010  
Boca Raton, FL 33487

**In Reference To:** Our File No. 11187.006  
Estate of Simon L. Bernstein

**Professional services**

	<u>Amount</u>
Transfer of legal services from Shirley Bernstein Estate file	835.27
For professional services rendered	\$835.27
Previous balance	\$4,813.28
 	<hr/>
<b>Balance due</b>	<u><u>\$5,648.55</u></u>

**Please make all checks payable to "Tescher & Spallina, P.A." and indicate your File Number on the check. Do not hesitate to contact us with any questions or difficulties. Thank you for the opportunity to be of service to you.**

---

**Tescher & Spallina, P.A.**

4855 Technology Way  
Suite 720  
Boca Raton, FL 33431  
561-997-7008  
EIN: 26-1543894

---

November 01, 2012

Invoice # 11187.005

Simon Bernstein  
7020 Lions Head Lane  
Boca Raton, FL 33496

**In Reference To:** Our File No. 11187.005  
Estate of Shirley Bernstein

	<u>Amount</u>
Previous balance	\$835.27
11/1/2012 Write off - transfer balance to Estate of Simon Bernstein	(\$835.27)
Total payments and adjustments	(\$835.27)
<b>Balance due</b>	<u><u>\$0.00</u></u>

Please make all checks payable to "*Tescher & Spallina, P.A.*" and indicate your File Number on the check. Do not hesitate to contact us with any questions or difficulties. Thank you for the opportunity to be of service to you.

---

**Tescher & Spallina, P.A.**

4855 Technology Way  
Suite 720  
Boca Raton, FL 33431  
561-997-7008

EIN: 26-1543894

---

November 01, 2012

Invoice # 11187.006

Ted Bernstein  
950 Peninsula Corporate Circle  
Suite 3010  
Boca Raton, FL 33487

**In Reference To:** Our File No. 11187.006  
Estate of Simon L. Bernstein

**Professional services**

	<u>Amount</u>
STATEMENT FOR LEGAL SERVICES RENDERED in connection with final estate planning for Simon Benrstein and closing of Shirley Bernstein Estate.	800.00
For professional services rendered	\$800.00
Previous balance	\$5,648.55
<b>Balance due</b>	<u><u>\$6,448.55</u></u>

Please make all checks payable to "*Tescher & Spallina, P.A.*" and indicate your File Number on the check. Do not hesitate to contact us with any questions or difficulties. Thank you for the opportunity to be of service to you.



---

**Tescher & Spallina, P.A.**

**4855 Technology Way  
Suite 720  
Boca Raton, FL 33431  
561-997-7008  
EIN: 26-1543894**

---

November 08, 2012

Invoice # 11187.006

Robert Spallina and Donald Tescher,  
co-Personal Representativ  
4855 Technology Way  
Suite 720  
Boca Raton, FL 33431

**In Reference To:** Our File No. 11187.006  
Estate of Simon L. Bernstein

**Professional services**

	<u>Amount</u>
INITIAL STATEMENT FOR LEGAL SERVICES RENDERED in connection with the Estate of Simon Bernstein.	25,000.00
For professional services rendered	<u>\$25,000.00</u>
<b>Additional charges:</b>	
9/19/2012 Teleconference with Family	23.00
10/1/2012 Opening Probate Fees and Certified Copies of LOAs	419.00
10/10/2012 Federal Express	32.94
10/16/2012 Publication of Notice to Creditors	194.00
Publication of Notice of Administration	194.00
Total costs	<u>\$862.94</u>
Total amount of this bill	\$25,862.94
Previous balance	\$6,448.55

Robert Spallina and Donald Tescher,  
co-Personal Representativ  
Our File No. 11187.006  
Estate of Simon L. Bernstein

Page 2

	<u>Amount</u>
11/2/2012 Payment - Thank You, Check No. 282490	(\$6,448.55)
11/2/2012 Payment - Thank You, Check No. 101	(\$25,000.00)
	<hr/>
Total payments and adjustments	(\$31,448.55)
	<hr/>
<b>Balance due</b>	<b>\$862.94</b>
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**Please make all checks payable to "*Tescher & Spallina, P.A.*" and indicate your File Number on the check. Do not hesitate to contact us with any questions or difficulties. Thank you for the opportunity to be of service to you.**

## Robert Spallina

---

**From:** Jill Iantoni [jilliantoni@gmail.com]  
**Sent:** Thursday, September 12, 2013 10:59 AM  
**To:** Robert Spallina  
**Cc:** Donald Tescher; <tbernstein@lifeinsuranceconcepts.com>; Pam Simon; Lisa Friedstein  
**Subject:** Re: Estate of Shirley Bernstein

Sounds good.  
Thanks

Jill Iantoni  
[jilliantoni@gmail.com](mailto:jilliantoni@gmail.com)  
(312) 804-2318

On Sep 12, 2013, at 9:47 AM, "Robert Spallina" <[rspallina@tescherspallina.com](mailto:rspallina@tescherspallina.com)> wrote:

Jill - I have requested a report from JP Morgan that will list the activity in your mother's trust since your father passed. The account at JP Morgan is the only account and should reflect all the activity most of which relates to the carrying costs of both the condo and Lionshead. He usually turns things around pretty quickly so we should have it shortly.

**From:** Jill Iantoni [mailto:[jilliantoni@gmail.com](mailto:jilliantoni@gmail.com)]  
**Sent:** Thursday, September 12, 2013 10:44 AM  
**To:** Donald Tescher  
**Cc:** [tbernstein@lifeinsuranceconcepts.com](mailto:tbernstein@lifeinsuranceconcepts.com); Robert Spallina; Pam Simon; Lisa Friedstein  
**Subject:** Re: Estate of Shirley Bernstein

Thanks Don. Ted, can you share the information with us on behalf of Mom's estate?  
this way we will have it:)  
Thanks  
Jill

On Thu, Sep 12, 2013 at 8:04 AM, Donald Tescher <[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)> wrote:  
Jill: Your mother's probate estate only consisted of her tangible personal property (clothing, jewelry, etc.) which passed to your father under her will. All other assets were either in her Revocable Trust or passed to your father by operation of law. Consequently, there really is no accounting to be prepared for Shirley's probate estate. Ted, as the successor trustee of the trust for benefit of your father under Shirley's Revocable Trust, would be responsible for providing an accounting of that trust.

Donald R. Tescher, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: 561-997-7008  
Facsimile: 561-997-7308  
[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

Pursuant to the provisions of Internal Revenue Service Circular 230 that apply to written advice provided by Federal Tax practitioners, please be advised (a) that if any advice herein relating to a Federal tax issue would, but for this disclaimer, constitute a "reliance opinion" within the meaning of Circular 230, such advice is not intended or written to be used, and cannot be used by the affected taxpayer, for the purpose of avoiding penalties that may be imposed on the taxpayer, and (b) any written statement contained herein relating to any Federal tax issue may not be used by any person to support the

promotion or marketing of, or to recommend, any, Federal tax transaction(s) or matter(s) addressed herein. We would be happy to discuss the effect of this disclaimer, and alternatives to this disclaimer, with you if desired.

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---

**From:** Jill Iantoni [mailto:[jilliantoni@gmail.com](mailto:jilliantoni@gmail.com)]  
**Sent:** Thursday, September 12, 2013 8:50 AM  
**To:** Donald Tescher  
**Cc:** Pam Simon; Lisa; Ted Bernstein; Robert Spallina; Iantoni, Jill (MBO Partners)  
**Subject:** Re: Estate of Shirley Bernstein

Hi Don,

If you can please forward the accounting/inventory of Shirley Bernstein's estate, since we are closing it for the second time & I have never rec'd any of this information.

Thanks so much,  
Jill

On Wed, Sep 11, 2013 at 1:05 PM, Donald Tescher <[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)> wrote:  
Dear Pam, Lisa, Jill and Ted:

As you are aware from your conversations with Robert, and your receipt of pleadings that were filed by us and by Eliot and the Notice of Hearing set by Judge Colin, we will be appearing in court on this Friday for a 30 minute hearing during which Eliot must establish to the satisfaction of the court that an emergency exists and the nature of the emergency. In addition, we have specially set a hearing for October 28 before Judge Colin to clear up the issue of the Waivers filed on your behalfs to close out Shirley's estate.

Attached is an Affidavit we have prepared for your consideration and execution. Naturally, if you have any questions about either the content or the need for filing these affidavits, please contact me. You MUST arrange for execution before a Notary. Please return the fully executed Affidavit to us for presentation to the court.

Thank you for your help

Donald R. Tescher, Esq.  
TESCHER & SPALLINA, P.A.  
4855 Technology Way, Suite 720  
Boca Raton, FL 33431  
Telephone: [561-997-7008](tel:561-997-7008)  
Facsimile: [561-997-7308](tel:561-997-7308)  
[dtescher@tescherspallina.com](mailto:dtescher@tescherspallina.com)

If you would like to learn more about TESCHER & SPALLINA, P.A., please visit our website at [www.tescherspallina.com](http://www.tescherspallina.com)

Pursuant to the provisions of Internal Revenue Service Circular 230 that apply to written advice provided by Federal Tax practitioners, please be advised (a) that if any advice herein relating to a Federal tax issue would, but for this disclaimer, constitute a "reliance opinion" within the meaning of Circular 230, such advice is not intended or written to be used, and cannot be used by the affected taxpayer, for the purpose of avoiding penalties that may be imposed on the taxpayer, and (b) any written statement contained herein relating to any Federal tax issue may not be used by any person to support the promotion or marketing of, or to recommend, any Federal tax transaction(s) or matter(s) addressed herein. We would be happy to discuss the effect of this disclaimer, and alternatives to this disclaimer, with you if desired.

4

The information contained in this message is legally privileged and confidential information intended only for the use of the individual or entity named above. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. If you have received this communication in error, please immediately notify us by e-mail or telephone. Thank you.

## Robert Spallina

---

**From:** Donald Tescher  
**Sent:** Friday, August 30, 2013 9:25 AM  
**To:** Ted Bernstein; Pam Simon; Jill Iantoni; Lisa  
**Cc:** Robert Spallina  
**Subject:** Estates and Trusts of Shirley & Simon Bernstein and Related Entities

All –

Sorry for the delay in getting this to you as I had promised when I participated on our recent conference call. It takes me a little longer to turn around matters as I work from Cape Cod in the Summer.

In reviewing our billings to date, which encompass virtually a year, over the year we have billed your father's estate and trust a total of \$105,000 from Sep 2012 thru Aug 2013. For this purpose, the estate and trust includes unreimbursed fees on the Shirley Trust (approximately \$ 15-20K), the 1995 Insurance Trust (approximately \$20-25K) and Bernstein Family Realty, LLC (\$10,000). As a result, our fees on Si's estate and trust matters over the last year have been approximately \$50K-\$60K. In that regard we have opened the estate and filed the relevant documents, have consulted and met with outside counsel on the Stansbury litigation (and Eliot matters) and on another claim in litigation, dealt with Eliot and his counsel on all of his matters, worked with the accountants on tax return matters and related items, worked with JP Morgan on the asset management and loan matters, dealt with creditor issues, dealt with appraisers and potential purchaser of the jewelry, and communicated with Ted on a very regular basis as liaison for all of you in addition to our conference calls and individual calls over the last year. Unfortunately, your father's affairs were not left in the best order and the business litigation has spilled over to the trusts and estate making normal administration more difficult. Furthermore, his decision to by-pass you children in favor of his grandchildren has exasperated the issues in trying to deal with Eliot which has become a continuing, ongoing process with no resolution in site. I believe that we have adequately expressed our concerns in this regard to you.

As we discussed, under normal circumstances the Shirley Trust assets would have already been distributed to the Grandchildren's Trusts created under Si's Trust (based upon the exercise of his power of appointment under his will) but for the fact that the Shirley Trust is still a party in the Stansbury litigation and as to distributions to trusts for Eliot's children, we have advised Ted that the trustee of those trusts needs to sign off on a Receipt, Release and Refunding Agreement (or alternatively, Ted needs to prepare a formal accounting and serve it on all to commence the running of the 6 month statute of limitations to cut off a beneficiary's right to sue him).

It is not our usual practice to serve as fiduciaries for our clients; however, in certain limited situations we have undertaken that role. Under the Florida Statutes, an attorney serving as a Personal Representative or Trustee can be compensated for both legal and fiduciary fees. We have not, nor do we intend to bill for Personal Representative fees or Trustee fees and have been conservative in our billing of the estate out of respect for your parents with whom we enjoyed a very nice relationship, and have attempted to minimize duplication of Robert's and my time. At the appropriate time we will provide a complete accounting of our fees and all estate expenses to date.

Having said that, we need to reign your brother in before he single handedly depletes the estate and trust assets with all of his nonsense. The amount of time, energy and effort that he is expending and the lies he is telling are incredible. We don't necessarily have an answer for this yet but we hope that somehow that one or more of you is able to reason with him and put an end to this. Your parents would certainly not appreciate the mockery he has made of their estates.

Again, sorry for the delay in getting this information to you. Going forward we will provide you with monthly bills so there is no further misunderstanding and better transparency.

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