

RECEIPT, RELEASE, AND REFUNDING AGREEMENT

Joshua Bernstein Irrevocable Trust Dated September 7, 2006

WHEREAS, Simon Bernstein, as Grantor, established a certain Trust known as The Joshua Bernstein Irrevocable Trust 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was appointed Trustee of the Trust, and accepted such appointment, as of July 30, 2010, which appointment has not been revoked; and

WHEREAS, The Trust has depleted due to discretionary distribution to a level where further administration and management is not financially or administratively advisable; and

WHEREAS, under the relevant State law, the following are the parties interested in the Trust (the "Parties") and, as such, would be entitled to an accounting of the Trust:

<u>Name</u>	<u>Nature of Interest</u>
Joshua Bernstein	100% income and Remainder Beneficiary
Eliot Bernstein and Candice Bernstein, Guardians of the Minor, Joshua Bernstein	

WHEREAS, each of the Parties is of full age, sound mind and under no disability; and

WHEREAS, the Trustee has provided the Parties with monthly statements for the Account and the Parties have received said statements; and

WHEREAS, the Trustee has provided the Parties 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 Accounting is attached hereto and incorporated herein; and

WHEREAS, The Trustee has notified the Parties that pursuant to its published fee schedule Oppenheimer Trust Company is entitled to a 1% final administration fee in the amount of \$129.14 based on the market value of the account as herein described and Final Tax preparation fees in the amount of \$350.00; 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, in order to avoid the delay and expense of a judicial accounting; and

WHEREAS, the Trustee has been asked and now intends to make a full distribution of the funds held in the Account; and

WHEREAS, the Parties have been advised by Trustee to consult with an attorney and have consulted with an attorney or chosen not to do so; and

WHEREAS, the Parties have thus voluntarily waived the necessity of a judicial accounting.

NOW, THEREFORE, in consideration of the premises and of the mutual agreement of the Parties 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) Each of the Parties acknowledges receipt of the funds payable to each of them respectively, in full satisfaction and discharge of their respective interests in the Trust.
- (2) Each of the Parties, for themselves, their 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.
- (3) In consideration of the payments and distributions made to the Parties by the Trustee, each of the Parties agrees 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.
- (4) This agreement may be executed in any number of counterparts each of which shall be deemed and original, but all of which together shall constitute the same agreement.

IN WITNESS WHEREOF, the parties hereto have executed this Receipt, Release and Refunding Agreement as of the date appearing next to their name.

Joshua Bernstein, Beneficiary By:

Eliot Bernstein, Guardian

Dated: _____

Joshua Bernstein, Beneficiary By:

Candice Bernstein, Guardian

Dated: _____

For the Account of: **SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06**
FBO JAKE BERNSTEIN
OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE
 Account Number: **21 00 0917 0 03**

Report Date: **August 26, 2013 12:34 PM**
 Previous Close Date: **August 23, 2013**

Asset Details

* Indicates changed from beginning of day

Security Name	Shares/Par	Average Unit Cost	Cost	Unit Market	Market Value	Portfolio % @ Market	Est Annual Income	Yield at Market	Unrealized G/L Restriction Desc
CASH									
INCOME CASH			4,226.64		4,226.64	36.62			
PRINCIPAL CASH			-4,223.11		-4,223.11	-36.59			
TOTAL CASH			3.53		3.53	0.03			
CASH EQUIVALENTS									
ADVANTAGE BANK DEP	1,065.9700	1.00	1,065.97	0.00	1,065.97	9.23	0.05	0.00	0.00
TOTAL CASH EQUIVALENTS			1,065.97		1,065.97	9.23	0.05		0.00
FIXED INCOME SECURITIES									
ISHARES 7-10 YR TR	16.0000	98.78	1,580.54	100.14	1,602.24	13.88	27.09	1.69	21.70
ISHARES MBS ETF	15.0000	101.90	1,528.50	103.90	1,558.50	13.50	18.33	1.18	30.00
TOTAL FIXED INCOME SECURITIES			3,109.04		3,160.74	27.38	45.42		51.70
EQUITIES									
VANGUARD INDEX FDS	10.0000	38.39	383.90	109.97	1,099.70	9.53	9.17	0.83	715.80
VANGUARD INDEX FDS	9.0000	42.67	384.03	88.27	794.43	6.88	16.87	2.12	410.40
VANGUARD INDEX FDS	26.0000	36.94	960.44	70.10	1,822.60	15.79	43.08	2.36	862.16
VANGUARD INDX GRWTH	22.0000	38.45	845.99	82.19	1,808.18	15.66	25.42	1.41	962.19
VANGUARD INTL EQ	33.0000	40.15	1,324.91	53.17	1,754.61	15.20	87.68	5.00	429.70
TOTAL EQUITIES			3,899.27		7,279.52	63.06	182.22		3,380.25
MISCELLANEOUS ASSETS									
BERNSTEIN FAM REALTY	0.3333	100.00	33.33	0.00	33.33	0.29	0.00	0.00	0.00
TOTAL MISCELLANEOUS ASSETS			33.33		33.33	0.29	0.00		0.00
GRAND TOTALS			8,111.14		11,543.09	100.00	227.69		3,431.95

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
	RECEIVED FROM PRIOR TRUSTEE			
09/20/2010	RECEIVED FROM STANFORD TRUST COMPANY	0.00	2,185.58	0.00
	TOTAL RECEIVED FROM PRIOR TRUSTEE	0.00	2,185.58	0.00

	FEDERAL FIDUCIARY TAX REFUNDS			
01/03/2011	2009 FEDERAL FIDUCIARY TAX REFUND CHECK DTD 12/28/10	0.00	2,729.00	0.00
01/20/2011	2008 FEDERAL FIDUCIARY TAX REFUND	0.00	25,568.81	0.00
10/24/2011	2010 FEDERAL FIDUCIARY TAX REFUND	0.00	2,482.00	0.00
	TOTAL FEDERAL FIDUCIARY TAX REFUNDS	0.00	30,779.81	0.00

	ORDINARY DIVIDENDS			
09/29/2010	DIVIDEND RECEIVED SPDR SERIES TRUST DJ REIT	23.55	0.00	0.00
09/30/2010	DIVIDEND RECEIVED VANGUARD INDEX FDS GROWTH ETF	17.46	0.00	0.00
09/30/2010	DIVIDEND RECEIVED VANGUARD INDEX FDS VALUE	48.07	0.00	0.00
10/07/2010	DIVIDEND RECEIVED ISHARES TIPS BD ETF	1.35	0.00	0.00
10/07/2010	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.60	0.00	0.00
10/07/2010	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	6.67	0.00	0.00
10/07/2010	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	10.50	0.00	0.00
10/07/2010	DIVIDEND RECEIVED ISHARES MBS ETF	6.01	0.00	0.00
10/12/2010	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	7.45	0.00	0.00
10/18/2010	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.14	0.00	0.00
11/05/2010	DIVIDEND RECEIVED ISHARES TIPS BD ETF	2.55	0.00	0.00
11/05/2010	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.59	0.00	0.00
11/05/2010	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	5.43	0.00	0.00
11/05/2010	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	10.56	0.00	0.00
11/05/2010	DIVIDEND RECEIVED ISHARES MBS ETF	4.27	0.00	0.00
11/09/2010	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	7.43	0.00	0.00
11/16/2010	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.01	0.00	0.00
12/07/2010	DIVIDEND RECEIVED ISHARES TIPS BD ETF	1.79	0.00	0.00
12/07/2010	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.56	0.00	0.00
12/07/2010	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	5.78	0.00	0.00
12/07/2010	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	10.77	0.00	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
12/07/2010	DIVIDEND RECEIVED ISHARES MBS ETF	6.92	0.00	0.00
12/09/2010	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	7.25	0.00	0.00
12/16/2010	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.01	0.00	0.00
12/29/2010	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD FTSE EMR MKT ETF	61.94	0.00	0.00
12/29/2010	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD MEGA CAP GR ETF	139.07	0.00	0.00
12/29/2010	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD FTSE EUROPE ETF	242.13	0.00	0.00
12/30/2010	DIVIDEND RECEIVED SPDR SERIES TRUST DJ REIT	25.84	0.00	0.00
12/31/2010	DIVIDEND RECEIVED VANGUARD INDEX FDS SM CP GRW	11.91	0.00	0.00
12/31/2010	DIVIDEND RECEIVED VANGUARD INDEX FDS SM CP VAL	21.59	0.00	0.00
12/31/2010	DIVIDEND RECEIVED VANGUARD INDEX FDS GROWTH ETF	17.46	0.00	0.00
12/31/2010	DIVIDEND RECEIVED VANGUARD INDEX FDS VALUE	44.13	0.00	0.00
01/04/2011	DIVIDEND RECEIVED ISHARES TIPS BD ETF	2.63	0.00	0.00
01/04/2011	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.57	0.00	0.00
01/04/2011	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	5.45	0.00	0.00
01/04/2011	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	11.18	0.00	0.00
01/04/2011	DIVIDEND RECEIVED ISHARES MBS ETF	6.83	0.00	0.00
01/06/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	7.60	0.00	0.00
01/06/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	5.49	0.00	0.00
01/18/2011	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.03	0.00	0.00
02/07/2011	DIVIDEND RECEIVED ISHARES TIPS BD ETF	1.64	0.00	0.00
02/07/2011	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.56	0.00	0.00
02/07/2011	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	5.44	0.00	0.00
02/07/2011	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	10.59	0.00	0.00
02/07/2011	DIVIDEND RECEIVED ISHARES MBS ETF	6.82	0.00	0.00
02/09/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.55	0.00	0.00
02/16/2011	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.34	0.00	0.00
03/07/2011	DIVIDEND RECEIVED ISHARES TIPS BD ETF	2.74	0.00	0.00
03/07/2011	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.59	0.00	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
03/07/2011	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	5.05	0.00	0.00
03/07/2011	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	9.74	0.00	0.00
03/07/2011	DIVIDEND RECEIVED ISHARES MBS ETF	6.50	0.00	0.00
03/09/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.64	0.00	0.00
03/16/2011	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.36	0.00	0.00
03/29/2011	DIVIDEND RECEIVED VANGUARD INDEX FDS SM CP GRW	0.20	0.00	0.00
03/29/2011	DIVIDEND RECEIVED VANGUARD INDEX FDS SM CP VAL	0.14	0.00	0.00
03/30/2011	DIVIDEND RECEIVED SPDR SERIES TRUST DJ REIT	19.70	0.00	0.00
03/31/2011	DIVIDEND RECEIVED VANGUARD INDEX FDS GROWTH ETF	14.62	0.00	0.00
03/31/2011	DIVIDEND RECEIVED VANGUARD INDEX FDS VALUE	39.63	0.00	0.00
04/07/2011	DIVIDEND RECEIVED ISHARES TIPS BD ETF	5.82	0.00	0.00
04/07/2011	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.57	0.00	0.00
04/07/2011	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	6.56	0.00	0.00
04/07/2011	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	11.17	0.00	0.00
04/07/2011	DIVIDEND RECEIVED ISHARES MBS ETF	5.98	0.00	0.00
04/11/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.58	0.00	0.00
04/18/2011	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.43	0.00	0.00
05/06/2011	DIVIDEND RECEIVED ISHARES TIPS BD ETF	5.94	0.00	0.00
05/06/2011	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.56	0.00	0.00
05/06/2011	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	6.80	0.00	0.00
05/06/2011	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	10.86	0.00	0.00
05/06/2011	DIVIDEND RECEIVED ISHARES MBS ETF	6.10	0.00	0.00
05/10/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.64	0.00	0.00
05/16/2011	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.36	0.00	0.00
06/07/2011	DIVIDEND RECEIVED ISHARES TIPS BD ETF	10.49	0.00	0.00
06/07/2011	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.55	0.00	0.00
06/07/2011	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	5.98	0.00	0.00
06/07/2011	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	11.00	0.00	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
06/07/2011	DIVIDEND RECEIVED ISHARES MBS ETF	5.75	0.00	0.00
06/09/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.53	0.00	0.00
06/09/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	1.86	0.00	0.00
06/16/2011	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.40	0.00	0.00
06/29/2011	DIVIDEND RECEIVED SPDR SERIES TRUST DJ REIT	25.30	0.00	0.00
06/30/2011	DIVIDEND RECEIVED VANGUARD INDEX FDS GROWTH ETF	16.77	0.00	0.00
06/30/2011	DIVIDEND RECEIVED VANGUARD INDEX FDS VALUE	40.00	0.00	0.00
07/08/2011	DIVIDEND RECEIVED ISHARES TIPS BD ETF	7.55	0.00	0.00
07/08/2011	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.56	0.00	0.00
07/08/2011	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	5.43	0.00	0.00
07/08/2011	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	10.38	0.00	0.00
07/08/2011	DIVIDEND RECEIVED ISHARES MBS ETF	6.43	0.00	0.00
07/12/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.62	0.00	0.00
07/12/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	1.88	0.00	0.00
07/18/2011	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.41	0.00	0.00
08/05/2011	DIVIDEND RECEIVED ISHARES TIPS BD ETF	5.81	0.00	0.00
08/05/2011	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.52	0.00	0.00
08/05/2011	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	5.53	0.00	0.00
08/05/2011	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	10.72	0.00	0.00
08/05/2011	DIVIDEND RECEIVED ISHARES MBS ETF	6.74	0.00	0.00
08/09/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.47	0.00	0.00
08/09/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	3.06	0.00	0.00
08/16/2011	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	1.21	0.00	0.00
09/08/2011	DIVIDEND RECEIVED ISHARES TIPS BD ETF	0.10	0.00	0.00
09/08/2011	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.48	0.00	0.00
09/08/2011	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	5.48	0.00	0.00
09/08/2011	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	10.31	0.00	0.00
09/08/2011	DIVIDEND RECEIVED ISHARES MBS ETF	5.64	0.00	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
09/12/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.57	0.00	0.00
09/12/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	4.33	0.00	0.00
09/16/2011	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.20	0.00	0.00
09/28/2011	DIVIDEND RECEIVED SPDR SERIES TRUST DJ REIT	24.63	0.00	0.00
09/29/2011	DIVIDEND RECEIVED VANGUARD INDEX FDS GROWTH ETF	14.96	0.00	0.00
09/29/2011	DIVIDEND RECEIVED VANGUARD INDEX FDS VALUE	44.75	0.00	0.00
10/07/2011	DIVIDEND RECEIVED ISHARES TIPS BD ETF	1.73	0.00	0.00
10/07/2011	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.51	0.00	0.00
10/07/2011	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	5.20	0.00	0.00
10/07/2011	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	9.51	0.00	0.00
10/07/2011	DIVIDEND RECEIVED ISHARES MBS ETF	5.78	0.00	0.00
10/11/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.07	0.00	0.00
10/11/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	3.81	0.00	0.00
10/17/2011	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.13	0.00	0.00
11/07/2011	DIVIDEND RECEIVED ISHARES TIPS BD ETF	3.60	0.00	0.00
11/07/2011	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.41	0.00	0.00
11/07/2011	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	5.09	0.00	0.00
11/07/2011	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	9.42	0.00	0.00
11/07/2011	DIVIDEND RECEIVED ISHARES MBS ETF	5.43	0.00	0.00
11/09/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.23	0.00	0.00
11/09/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	4.30	0.00	0.00
11/16/2011	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.13	0.00	0.00
12/07/2011	DIVIDEND RECEIVED ISHARES TIPS BD ETF	2.41	0.00	0.00
12/07/2011	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.31	0.00	0.00
12/07/2011	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	4.93	0.00	0.00
12/07/2011	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	9.01	0.00	0.00
12/07/2011	DIVIDEND RECEIVED ISHARES MBS ETF	5.49	0.00	0.00
12/09/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.40	0.00	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
12/09/2011	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	8.17	0.00	0.00
12/16/2011	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.13	0.00	0.00
12/28/2011	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD FTSE EMR MKT ETF	68.86	0.00	0.00
12/28/2011	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD MEGA CAP GR ETF	98.27	0.00	0.00
12/28/2011	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD FTSE EUROPE ETF	200.34	0.00	0.00
12/29/2011	DIVIDEND RECEIVED SPDR SERIES TRUST DJ REIT	29.93	0.00	0.00
12/30/2011	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.06	0.00	0.00
12/30/2011	DIVIDEND RECEIVED VANGUARD INDEX FDS SM CP GRW	13.63	0.00	0.00
12/30/2011	DIVIDEND RECEIVED VANGUARD INDEX FDS SM CP VAL	23.32	0.00	0.00
12/30/2011	DIVIDEND RECEIVED VANGUARD INDEX FDS GROWTH ETF	19.52	0.00	0.00
12/30/2011	DIVIDEND RECEIVED VANGUARD INDEX FDS VALUE	51.00	0.00	0.00
01/04/2012	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.33	0.00	0.00
01/04/2012	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	6.46	0.00	0.00
01/04/2012	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	8.52	0.00	0.00
01/04/2012	DIVIDEND RECEIVED ISHARES MBS ETF	5.35	0.00	0.00
01/06/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	5.69	0.00	0.00
01/06/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	2.14	0.00	0.00
01/17/2012	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.08	0.00	0.00
02/07/2012	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.35	0.00	0.00
02/07/2012	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	4.91	0.00	0.00
02/07/2012	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	8.59	0.00	0.00
02/07/2012	DIVIDEND RECEIVED ISHARES MBS ETF	5.74	0.00	0.00
02/09/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	5.61	0.00	0.00
02/09/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	1.43	0.00	0.00
02/16/2012	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.13	0.00	0.00
03/07/2012	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.42	0.00	0.00
03/07/2012	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	4.54	0.00	0.00
03/07/2012	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	7.63	0.00	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
03/07/2012	DIVIDEND RECEIVED ISHARES MBS ETF	6.07	0.00	0.00
03/09/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.13	0.00	0.00
03/09/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	1.38	0.00	0.00
03/16/2012	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.13	0.00	0.00
03/28/2012	DIVIDEND RECEIVED SPDR SERIES TRUST DJ REIT	21.36	0.00	0.00
03/28/2012	DIVIDEND RECEIVED VANGUARD INDEX FDS SM CP GRW	0.20	0.00	0.00
03/28/2012	DIVIDEND RECEIVED VANGUARD INDEX FDS SM CP VAL	0.49	0.00	0.00
03/30/2012	DIVIDEND RECEIVED VANGUARD INDEX FDS GROWTH ETF	16.68	0.00	0.00
03/30/2012	DIVIDEND RECEIVED VANGUARD INDEX FDS VALUE	42.75	0.00	0.00
04/09/2012	DIVIDEND RECEIVED ISHARES TIPS BD ETF	3.24	0.00	0.00
04/09/2012	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.38	0.00	0.00
04/09/2012	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	4.93	0.00	0.00
04/09/2012	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	7.98	0.00	0.00
04/09/2012	DIVIDEND RECEIVED ISHARES MBS ETF	4.19	0.00	0.00
04/11/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.29	0.00	0.00
04/11/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	1.44	0.00	0.00
04/16/2012	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.13	0.00	0.00
05/07/2012	DIVIDEND RECEIVED ISHARES TIPS BD ETF	4.26	0.00	0.00
05/07/2012	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.33	0.00	0.00
05/07/2012	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	4.82	0.00	0.00
05/07/2012	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	7.57	0.00	0.00
05/07/2012	DIVIDEND RECEIVED ISHARES MBS ETF	3.48	0.00	0.00
05/09/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.40	0.00	0.00
05/09/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	1.38	0.00	0.00
05/16/2012	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.13	0.00	0.00
06/07/2012	DIVIDEND RECEIVED ISHARES TIPS BD ETF	8.04	0.00	0.00
06/07/2012	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.37	0.00	0.00
06/07/2012	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	4.47	0.00	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
06/07/2012	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	7.68	0.00	0.00
06/07/2012	DIVIDEND RECEIVED ISHARES MBS ETF	3.60	0.00	0.00
06/11/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.16	0.00	0.00
06/11/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	1.58	0.00	0.00
06/18/2012	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.14	0.00	0.00
06/27/2012	DIVIDEND RECEIVED SPDR SERIES TRUST DJ REIT	26.97	0.00	0.00
06/29/2012	DIVIDEND RECEIVED VANGUARD INDEX FDS GROWTH ETF	17.97	0.00	0.00
06/29/2012	DIVIDEND RECEIVED VANGUARD INDEX FDS VALUE	48.50	0.00	0.00
07/09/2012	DIVIDEND RECEIVED ISHARES TIPS BD ETF	3.53	0.00	0.00
07/09/2012	DIVIDEND RECEIVED ISHARES IBOX INV CP ETF	2.35	0.00	0.00
07/09/2012	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	4.57	0.00	0.00
07/09/2012	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	7.21	0.00	0.00
07/09/2012	DIVIDEND RECEIVED ISHARES MBS ETF	3.79	0.00	0.00
07/11/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	6.13	0.00	0.00
07/11/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	1.43	0.00	0.00
07/16/2012	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.12	0.00	0.00
08/07/2012	DIVIDEND RECEIVED ISHARES IBOX INV CP ETF	2.31	0.00	0.00
08/07/2012	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	4.63	0.00	0.00
08/07/2012	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	7.30	0.00	0.00
08/07/2012	DIVIDEND RECEIVED ISHARES MBS ETF	3.09	0.00	0.00
08/09/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	5.97	0.00	0.00
08/09/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	1.35	0.00	0.00
08/16/2012	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.13	0.00	0.00
09/10/2012	DIVIDEND RECEIVED ISHARES IBOX INV CP ETF	2.31	0.00	0.00
09/10/2012	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	4.62	0.00	0.00
09/10/2012	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	6.79	0.00	0.00
09/10/2012	DIVIDEND RECEIVED ISHARES MBS ETF	2.40	0.00	0.00
09/12/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	5.79	0.00	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
09/12/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	0.65	0.00	0.00
09/17/2012	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.14	0.00	0.00
09/28/2012	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD FTSE EMR MKT ETF	39.90	0.00	0.00
09/28/2012	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD MEGA CAP GR ETF	47.06	0.00	0.00
09/28/2012	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD FTSE EUROPE ETF	113.19	0.00	0.00
09/28/2012	DIVIDEND RECEIVED VANGUARD INDEX FDS GROWTH ETF	21.33	0.00	0.00
09/28/2012	DIVIDEND RECEIVED VANGUARD INDEX FDS VALUE	48.50	0.00	0.00
10/03/2012	DIVIDEND RECEIVED SPDR SERIES TRUST DJ REIT	29.36	0.00	0.00
10/05/2012	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.30	0.00	0.00
10/05/2012	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	4.41	0.00	0.00
10/05/2012	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	6.36	0.00	0.00
10/05/2012	DIVIDEND RECEIVED ISHARES MBS ETF	2.55	0.00	0.00
10/09/2012	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.10	0.00	0.00
10/09/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	5.77	0.00	0.00
10/09/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	1.47	0.00	0.00
10/19/2012	DIVIDEND RECEIVED ADVANTAGE PRIMARY LIQ FD	0.17	0.00	0.00
11/07/2012	DIVIDEND RECEIVED ISHARES TIPS BD ETF	2.92	0.00	0.00
11/07/2012	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.27	0.00	0.00
11/07/2012	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	4.58	0.00	0.00
11/07/2012	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	6.54	0.00	0.00
11/07/2012	DIVIDEND RECEIVED ISHARES MBS ETF	2.57	0.00	0.00
11/09/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	5.84	0.00	0.00
11/09/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	1.61	0.00	0.00
11/16/2012	DIVIDEND RECEIVED ADVANTAGE PRIMARY LIQ FD	0.49	0.00	0.00
12/07/2012	DIVIDEND RECEIVED ISHARES TIPS BD ETF	4.85	0.00	0.00
12/07/2012	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.20	0.00	0.00
12/07/2012	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	4.16	0.00	0.00
12/07/2012	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	6.16	0.00	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03

Period: 09/20/2010 to 08/16/2013

Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
12/07/2012	DIVIDEND RECEIVED ISHARES MBS ETF	2.02	0.00	0.00
12/11/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	5.79	0.00	0.00
12/11/2012	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	2.67	0.00	0.00
12/21/2012	DIVIDEND RECEIVED ADVANTAGE PRIMARY LIQ FD	0.33	0.00	0.00
12/27/2012	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD FTSE EMR MKT ETF	34.20	0.00	0.00
12/27/2012	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD MEGA CAP GR ETF	59.83	0.00	0.00
12/27/2012	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD FTSE EUROPE ETF	41.06	0.00	0.00
12/31/2012	DIVIDEND RECEIVED ADVANTAGE PRIMARY LIQ FD	0.07	0.00	0.00
12/31/2012	DIVIDEND RECEIVED VANGUARD INDEX FDS SM CP GRW	30.26	0.00	0.00
12/31/2012	DIVIDEND RECEIVED VANGUARD INDEX FDS SM CP VAL	31.86	0.00	0.00
12/31/2012	DIVIDEND RECEIVED VANGUARD INDEX FDS GROWTH ETF	36.29	0.00	0.00
12/31/2012	DIVIDEND RECEIVED VANGUARD INDEX FDS VALUE	61.25	0.00	0.00
01/02/2013	DIVIDEND RECEIVED ISHARES TIPS BD ETF	0.09	0.00	0.00
01/02/2013	DIVIDEND RECEIVED ISHARES IBOXB INV CP ETF	2.17	0.00	0.00
01/02/2013	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	4.56	0.00	0.00
01/02/2013	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	6.78	0.00	0.00
01/04/2013	DIVIDEND RECEIVED SPDR SERIES TRUST DJ REIT	31.50	0.00	0.00
01/07/2013	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	5.59	0.00	0.00
01/07/2013	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	2.15	0.00	0.00
01/18/2013	DIVIDEND RECEIVED ADVANTAGE PRIMARY LIQ FD	0.04	0.00	0.00
02/07/2013	DIVIDEND RECEIVED ISHARES IBOXB INV CP ETF	2.22	0.00	0.00
02/07/2013	DIVIDEND RECEIVED ISHARES 20+ YR TR BD ETF	4.42	0.00	0.00
02/07/2013	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	6.30	0.00	0.00
02/07/2013	DIVIDEND RECEIVED ISHARES MBS ETF	1.81	0.00	0.00
02/11/2013	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	5.52	0.00	0.00
02/11/2013	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	1.49	0.00	0.00
02/19/2013	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.02	0.00	0.00
02/22/2013	DIVIDEND RECEIVED ADVANTAGE PRIMARY LIQ FD	0.04	0.00	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
03/07/2013	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.25	0.00	0.00
03/07/2013	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	5.70	0.00	0.00
03/07/2013	DIVIDEND RECEIVED ISHARES MBS ETF	2.13	0.00	0.00
03/11/2013	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	5.58	0.00	0.00
03/11/2013	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	2.49	0.00	0.00
03/18/2013	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.03	0.00	0.00
03/25/2013	DIVIDEND RECEIVED SPDR SERIES TRUST DJ REIT	20.17	0.00	0.00
03/26/2013	DIVIDEND RECEIVED VANGUARD INDEX FDS SM CP GRW	0.40	0.00	0.00
03/26/2013	DIVIDEND RECEIVED VANGUARD INDEX FDS SM CP VAL	0.36	0.00	0.00
03/28/2013	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD FTSE EMR MKT ETF	4.41	0.00	0.00
03/28/2013	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD MEGA CAP GR ETF	8.25	0.00	0.00
03/28/2013	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD FTSE EUROPE ETF	15.47	0.00	0.00
03/28/2013	DIVIDEND RECEIVED VANGUARD INDEX FDS GROWTH ETF	11.58	0.00	0.00
03/28/2013	DIVIDEND RECEIVED VANGUARD INDEX FDS VALUE	23.28	0.00	0.00
04/05/2013	DIVIDEND RECEIVED ISHARES TIPS BD ETF	0.80	0.00	0.00
04/05/2013	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.21	0.00	0.00
04/05/2013	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	6.51	0.00	0.00
04/05/2013	DIVIDEND RECEIVED ISHARES MBS ETF	5.17	0.00	0.00
04/09/2013	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	5.40	0.00	0.00
04/09/2013	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	1.05	0.00	0.00
04/16/2013	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.02	0.00	0.00
05/07/2013	DIVIDEND RECEIVED ISHARES TIPS BD ETF	3.11	0.00	0.00
05/07/2013	DIVIDEND RECEIVED ISHARES IBOXX INV CP ETF	2.17	0.00	0.00
05/07/2013	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	6.07	0.00	0.00
05/07/2013	DIVIDEND RECEIVED ISHARES MBS ETF	1.59	0.00	0.00
05/09/2013	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	5.51	0.00	0.00
05/09/2013	DIVIDEND RECEIVED SPDR SERIES TRUST BRCLYS INTL ETF	0.71	0.00	0.00
05/16/2013	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.01	0.00	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
06/07/2013	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	6.37	0.00	0.00
06/07/2013	DIVIDEND RECEIVED ISHARES MBS ETF	1.14	0.00	0.00
08/11/2013	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	5.26	0.00	0.00
06/17/2013	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.02	0.00	0.00
06/28/2013	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD FTSE EMR MKT ETF	23.28	0.00	0.00
06/28/2013	DIVIDEND RECEIVED VANGUARD INTL EQUITY INDEX FD FTSE EUROPE ETF	61.75	0.00	0.00
06/28/2013	DIVIDEND RECEIVED VANGUARD INDEX FDS GROWTH ETF	13.16	0.00	0.00
06/28/2013	DIVIDEND RECEIVED VANGUARD INDEX FDS VALUE	15.64	0.00	0.00
07/08/2013	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	4.32	0.00	0.00
07/08/2013	DIVIDEND RECEIVED ISHARES MBS ETF	1.34	0.00	0.00
07/10/2013	DIVIDEND RECEIVED SPDR SERIES TRUST BRC HGH YLD BD	5.31	0.00	0.00
07/16/2013	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.02	0.00	0.00
08/07/2013	DIVIDEND RECEIVED ISHARES 7 - 10 Y TR BD ETF	2.25	0.00	0.00
08/07/2013	DIVIDEND RECEIVED ISHARES MBS ETF	1.28	0.00	0.00
08/16/2013	INTEREST RECEIVED ADVANTAGE BANK DEPOSIT	0.01	0.00	0.00
	TOTAL ORDINARY DIVIDENDS	3,427.04	0.00	0.00
<hr/>				
	CAPITAL GAIN DISTRIBUTIONS			
12/07/2010	SHORT TERM CAPITAL GAIN DIVIDEND ISHARES MBS ETF	0.00	49.99	0.00
12/07/2010	LONG TERM CAPITAL GAIN DIVIDEND ISHARES MBS ETF	0.00	0.36	0.00
01/06/2011	SHORT TERM CAPITAL GAIN DIVIDEND SPDR SERIES TRUST BRC HGH YLD BD	0.00	10.35	0.00
01/06/2011	LONG TERM CAPITAL GAIN DIVIDEND SPDR SERIES TRUST BRC HGH YLD BD	0.00	5.61	0.00
01/06/2012	LONG TERM CAPITAL GAIN DIVIDEND SPDR SERIES TRUST BRC HGH YLD BD	0.00	6.87	0.00
12/07/2012	SHORT TERM CAPITAL GAIN DIVIDEND ISHARES MBS ETF	0.00	4.55	0.00
12/07/2012	LONG TERM CAPITAL GAIN DIVIDEND ISHARES IBOX INV CP ETF	0.00	0.06	0.00
	TOTAL CAPITAL GAIN DISTRIBUTIONS	0.00	77.79	0.00
<hr/>				
	OTHER INCOME			
01/03/2011	INTEREST ON 2009 FIDUCIARY INCOME TAX REFUND CHECK DTD 12/28/10	10.79	0.00	0.00
01/20/2011	INTEREST ON 2008 FEDERAL FIDUCIARY TAX REFUND	1,814.80	0.00	0.00
	TOTAL OTHER INCOME	1,825.59	0.00	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03

Period: 09/20/2010 to 08/16/2013

Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
	PROCEEDS FROM THE SALE OF ASSETS			
11/03/2010	SELL 22 SHARES @50.01 PLUS COMM VANGUARD INDEX FDS VALUE	0.00	1,020.20	-907.28
02/06/2013	SELL 17 SHARES @116.92 PLUS COMM ISHARES 20+ YR TR BD ETF	0.00	1,907.59	-1,613.30
02/06/2013	SELL 40 SHARES @51.39 PLUS COMM VANGUARD INTL EQUITY INDEX FD FTSE EUROPE ETF	0.00	1,975.55	-1,605.95
02/06/2013	SELL 35 SHARES @74.89 PLUS COMM VANGUARD INDEX FDS GROWTH ETF	0.00	2,540.34	-1,414.35
02/06/2013	SELL 85 SHARES @63.01 PLUS COMM VANGUARD INDEX FDS VALUE	0.00	3,991.73	-2,680.60
05/17/2013	SELL 6 SHARES @119.73 PLUS COMM ISHARES IBOXX INV CP ETF	0.00	638.36	-542.52
05/17/2013	SELL 24 SHARES @84.23 PLUS COMM SPDR SERIES TRUST DJ REIT	0.00	1,941.47	-944.64
05/17/2013	SELL 20 SHARES @61.64 PLUS COMM VANGUARD INTL EQUITY INDEX FD MEGA CAP GR ETF	0.00	1,152.77	-848.00
05/17/2013	SELL 20 SHARES @68.88 PLUS COMM VANGUARD INDEX FDS VALUE	0.00	1,297.56	-824.80
06/04/2013	SELL 10 SHARES @116.56 PLUS COMM ISHARES TIPS BD ETF	0.00	1,085.57	-950.00
06/04/2013	SELL 15 SHARES @57.51 PLUS COMM SPDR SERIES TRUST BRCLYS INTL ETF	0.00	857.63	-741.15
06/04/2013	SELL 25 SHARES @79.10 PLUS COMM SPDR SERIES TRUST DJ REIT	0.00	1,897.46	-984.00
06/04/2013	SELL 30 SHARES @42.42 PLUS COMM VANGUARD INTL EQUITY INDEX FD FTSE EMR MKT ETF	0.00	1,267.57	-740.40
06/04/2013	SELL 23 SHARES @57.87 PLUS COMM VANGUARD INTL EQUITY INDEX FD MEGA CAP GR ETF	0.00	1,287.17	-975.20
06/04/2013	SELL 19 SHARES @57.87 PLUS COMM VANGUARD INTL EQUITY INDEX FD MEGA CAP GR ETF	0.00	1,063.32	-741.38
06/04/2013	SELL 16 SHARES @104.76 PLUS COMM VANGUARD INDEX FDS SM CP GRW	0.00	1,596.13	-687.20
07/03/2013	SELL 14 SHARES @102.24 PLUS COMM ISHARES 7 - 10 Y TR BD ETF	0.00	1,351.33	-1,243.62
07/03/2013	SELL 46 SHARES @38.73 PLUS COMM VANGUARD INTL EQUITY INDEX FD FTSE EMR MKT ETF	0.00	1,701.54	-1,135.28
07/03/2013	SELL 25 SHARES @78.52 PLUS COMM VANGUARD INDEX FDS GROWTH ETF	0.00	1,882.96	-1,010.25
07/19/2013	SELL 5 SHARES @102.11 PLUS COMM ISHARES 7 - 10 Y TR BD ETF	0.00	483.87	-444.15
07/19/2013	SELL 10 SHARES @102.11 PLUS COMM ISHARES 7 - 10 Y TR BD ETF	0.00	967.75	-987.84
07/19/2013	SELL 5 SHARES @104.69 PLUS COMM ISHARES MBS ETF	0.00	518.44	-509.50
07/19/2013	SELL 26 SHARES @40.19 PLUS COMM SPDR SERIES TRUST BRC HGH YLD BD	0.00	964.92	-803.66
07/19/2013	SELL 32 SHARES @50.40 PLUS COMM VANGUARD INTL EQUITY INDEX FD FTSE EUROPE ETF	0.00	1,532.77	-1,284.77
07/19/2013	SELL 7 SHARES @109.19 PLUS COMM VANGUARD INDEX FDS SM CP GRW	0.00	759.31	-300.65
07/19/2013	SELL 8 SHARES @88.23 PLUS COMM VANGUARD INDEX FDS SM CP VAL	0.00	700.82	-341.36
07/19/2013	SELL 4 SHARES @81.86 PLUS COMM VANGUARD INDEX FDS GROWTH ETF	0.00	322.43	-161.64
07/19/2013	SELL 14 SHARES @70.73 PLUS COMM VANGUARD INDEX FDS VALUE	0.00	910.20	-517.16

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
	VANGUARD INDEX FDS VALUF TOTAL PROCEEDS FROM THE SALE OF ASSETS	0.00	37,616.76	-25,940.65

	PROCEEDS FROM THE WITHDRAWAL OF ASSETS			
10/14/2010	REDEEM ADVANTAGE BANK DEPOSIT	0.00	1,854.50	-1,854.50
01/11/2011	REDEEM ADVANTAGE BANK DEPOSIT	0.00	52.47	-52.47
04/21/2011	REDEEM ADVANTAGE BANK DEPOSIT	0.00	96.44	-96.44
07/13/2011	REDEEM ADVANTAGE BANK DEPOSIT	0.00	1,139.00	-1,139.00
07/22/2011	REDEEM ADVANTAGE BANK DEPOSIT	0.00	92.88	-92.88
08/31/2011	REDEEM ADVANTAGE BANK DEPOSIT	0.00	657.00	-657.00
10/14/2011	REDEEM ADVANTAGE BANK DEPOSIT	0.00	138.29	-138.29
10/24/2011	REDEEM ADVANTAGE BANK DEPOSIT	0.00	275.00	-275.00
12/22/2011	REDEEM ADVANTAGE BANK DEPOSIT	0.00	657.00	-657.00
01/10/2012	REDEEM ADVANTAGE BANK DEPOSIT	0.00	146.30	-146.30
04/23/2012	REDEEM ADVANTAGE BANK DEPOSIT	0.00	101.94	-101.94
07/17/2012	REDEEM ADVANTAGE BANK DEPOSIT	0.00	94.21	-94.21
10/09/2012	REDEEM ADVANTAGE BANK DEPOSIT	0.00	32,051.75	-32,051.75
10/11/2012	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	179.47	-179.47
10/22/2012	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	193.63	-193.63
10/25/2012	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	275.00	-275.00
11/08/2012	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	1,777.99	-1,777.99
11/14/2012	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	9,319.50	-9,319.50
11/30/2012	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	1,000.00	-1,000.00
12/03/2012	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	1,803.60	-1,803.60
12/06/2012	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	3,000.00	-3,000.00
12/10/2012	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	1,000.00	-1,000.00
12/12/2012	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	500.00	-500.00
12/28/2012	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	2,832.45	-2,832.45
01/23/2013	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	88.75	-88.75
01/30/2013	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	2,478.98	-2,478.98

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
01/31/2013	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	3,000.00	-3,000.00
02/01/2013	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	3,000.00	-3,000.00
02/11/2013	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	81.00	-81.00
02/27/2013	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	100.24	-100.24
02/28/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	1,525.40	-1,525.40
02/28/2013	REDEEM ADVANTAGE PRIMARY LIQ FD	0.00	1,474.60	-1,474.60
03/12/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	2,981.85	-2,981.85
03/13/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	35.00	-35.00
04/05/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	2,937.01	-2,937.01
04/25/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	88.00	-88.00
05/03/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	2,000.00	-2,000.00
05/13/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	25.99	-25.99
05/15/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	477.34	-477.34
05/31/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	1,500.00	-1,500.00
06/28/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	2,614.00	-2,614.00
07/01/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	4,886.17	-4,886.17
07/16/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	3,989.03	-3,989.03
07/22/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	4,233.00	-4,233.00
07/24/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	57.25	-57.25
08/07/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	1,000.00	-1,000.00
08/13/2013	REDEEM ADVANTAGE BANK DEPOSIT	0.00	2,099.00	-2,099.00
	TOTAL PROCEEDS FROM THE WITHDRAWAL OF ASSETS	0.00	99,911.03	-99,911.03
<hr/>				
	DISBURSEMENTS TO OR FOR BENEFICIARIES			
10/14/2010	CBIZ MHM LLC (BOCA GL) PAYMENT OF ACCOUNTING THROUGH 7/31/10 CLIENT #4002237, INVOICE #80455 LESS OPTIONAL AUDIT PLAN COVERAGE	0.00	-1,854.50	0.00
11/03/2010	TESCHER & SPALLINA PA ONE TENTH SHARE OF LEGAL SERVICES PER INV DTD 9/13/10 FOR SVCS RENDERED 7/1/10 - 8/31/10. INCLUDES A PAST DUE BALANCE	0.00	-669.21	0.00
11/14/2012	ST ANDREWS SCHOOL BALANCE OF 2012/2013 SCHOOL TUITION JACOB BERNSTEIN CHECK NUMBER 23518	0.00	-9,319.50	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
12/27/2012	BERNSTEIN FAMILY REALTY ACCOUNT # 0919 TRANSFER TO BERNSTEIN FAMILY REALTY TO COVER HOUSEHOLD EXPENSES	0.00	-3,000.00	0.00
01/30/2013	PETER WOHLGEMUTH DMD PA DISCRETIONARY DISTRIBUTION FOR DENTAL SERVICES FOR JACOB BERNSTEIN PER INVOICE DTD 1/24/13	0.00	-630.00	0.00
01/30/2013	FISERV REIMBURSEMENT OF OVERPAYMENT BY BILL PAY SERVICE CHECK NUMBER 23974	0.00	-830.99	0.00
01/30/2013	ST ANDREWS SCHOOL 8TH GRADE CLASS TRIP AND BOOKSTORE CHARGES FOR JACOB BERNSTEIN CHECK NUMBER 23977	0.00	-1,017.99	0.00
01/30/2013	BERNSTEIN FAMILY REALTY ACCOUNT # 0919 TRANSFER TO BERNSTEIN FAMILY REALTY TO COVER HOUSEHOLD EXPENSES	0.00	-3,000.00	0.00
01/31/2013	BERNSTEIN FAMILY REALTY ACCOUNT # 0919 TRANSFER TO BERNSTEIN FAMILY REALTY TO COVER HOUSEHOLD EXPENSES	0.00	-3,000.00	0.00
02/11/2013	ST ANDREWS SCHOOL BOOKSTORE CHARGES FOR JACOB BERNSTEIN INVOICE DTD 2/6/13 CHECK NUMBER 24050	0.00	-81.00	0.00
02/27/2013	BERNSTEIN FAMILY REALTY ACCOUNT # 0919 TRANSFER TO BERNSTEIN FAMILY REALTY TO COVER HOUSEHOLD EXPENSES	0.00	-3,000.00	0.00
03/08/2013	REVERSE PAYMENT TO PETER WOHLGEMUTH DMD PA ON 1/30/13 - CHECK # 23973 REPORTED LOST AND PAYMENT STOPPED	0.00	630.00	0.00
03/08/2013	PETER WOHLGEMUTH DMD PA REPLACEMENT FOR CK # 23973 DTD 1/30/13 REPORTED LOST - PMT FOR DENTAL SVCS FOR JACOB BERNSTEIN PER INVOICE DTD 1/24/13	0.00	-630.00	0.00
03/11/2013	BERNSTEIN FAMILY REALTY ACCOUNT # 0919 TRANSFER TO BERNSTEIN FAMILY REALTY TO COVER HOUSEHOLD EXPENSES	0.00	-3,000.00	0.00
03/13/2013	ST ANDREWS SCHOOL BOOKSTORE CHARGES FOR JACOB BERNSTEIN INVOICE DATED 3/6/13 CHECK NUMBER 24191	0.00	-35.00	0.00
04/04/2013	BERNSTEIN FAMILY REALTY ACCOUNT # 0919 TRANSFER TO BERNSTEIN FAMILY REALTY TO COVER HOUSEHOLD EXPENSES	0.00	-3,000.00	0.00
05/03/2013	BERNSTEIN FAMILY REALTY ACCOUNT # 0919 TRANSFER TO BERNSTEIN FAMILY REALTY TO COVER HOUSEHOLD EXPENSES	0.00	-2,000.00	0.00
05/13/2013	ST ANDREWS SCHOOL BOOKSTORE CHARGES FOR JACOB BERNSTEIN INVOICE DATED 5/6/13 CHECK NUMBER 24769	-25.99	0.00	0.00
05/17/2013	BERNSTEIN FAMILY REALTY ACCOUNT # 0919 TRANSFER TO BERNSTEIN FAMILY REALTY	0.00	-4,000.00	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
05/30/2013	TO COVER HOUSEHOLD EXPENSES BERNSTEIN FAMILY REALTY ACCOUNT # 0919 TRANSFER TO BERNSTEIN FAMILY REALTY TO COVER HOUSEHOLD EXPENSES	0.00	-1,500.00	0.00
06/04/2013	BERNSTEIN FAMILY REALTY ACCOUNT # 0919 TRANSFER TO BERNSTEIN FAMILY REALTY TO COVER HOUSEHOLD EXPENSES	0.00	-1,500.00	0.00
06/28/2013	ST ANDREWS SCHOOL PAYMENT ON ACCOUNT 2013/2014 SCHOOL TUITION JACOB BERNSTEIN	0.00	-2,614.00	0.00
06/28/2013	BERNSTEIN FAMILY REALTY ACCOUNT # 0919 TRANSFER TO BERNSTEIN FAMILY REALTY TO COVER HOUSEHOLD EXPENSES	0.00	-5,000.00	0.00
07/15/2013	BERNSTEIN FAMILY REALTY ACCOUNT # 0919 TRANSFER TO BERNSTEIN FAMILY REALTY TO COVER HOUSEHOLD EXPENSES	0.00	-4,000.00	0.00
07/22/2013	ST ANDREWS SCHOOL PAYMENT ON ACCOUNT 2013/2014 SCHOOL TUITION JACOB BERNSTEIN	0.00	-4,233.00	0.00
08/06/2013	BERNSTEIN FAMILY REALTY ACCOUNT # 0919 TRANSFER TO BERNSTEIN FAMILY REALTY TO COVER HOUSEHOLD EXPENSES	0.00	-1,000.00	0.00
08/13/2013	ST ANDREWS SCHOOL PAYMENT ON ACCOUNT 2013/2014 SCHOOL TUITION JACOB BERNSTEIN	0.00	-2,099.00	0.00
	TOTAL DISBURSEMENTS TO OR FOR BENEFICIARIES	-25.99	-60,384.19	0.00
<hr/>				
	FIDUCIARY FEES			
10/12/2010	TRUST DEPARTMENT FEE FOR QUARTER ENDED 09/30/10	0.00	-19.23	0.00
01/10/2011	TRUST DEPARTMENT FEE FOR QUARTER ENDED 12/31/10	0.00	-110.18	0.00
04/20/2011	TRUST DEPARTMENT FEE FOR QUARTER ENDED 03/31/11	0.00	-189.37	0.00
07/21/2011	TRUST DEPARTMENT FEE FOR QUARTER ENDED 06/30/11	0.00	-190.50	0.00
10/13/2011	TRUST DEPARTMENT FEE FOR QUARTER ENDED 09/30/11	0.00	-172.90	0.00
01/09/2012	TRUST DEPARTMENT FEE FOR QUARTER ENDED 12/31/11	0.00	-183.66	0.00
04/20/2012	TRUST DEPARTMENT FEE FOR QUARTER ENDED 03/31/12	0.00	-191.82	0.00
07/16/2012	TRUST DEPARTMENT FEE FOR QUARTER ENDED 06/30/12	0.00	-189.69	0.00
10/19/2012	TRUST DEPARTMENT FEE FOR QUARTER ENDED 09/30/12	0.00	-193.63	0.00
01/22/2013	TRUST DEPARTMENT FEE FOR QUARTER ENDED 12/31/12	0.00	-141.59	0.00
04/24/2013	TRUST DEPARTMENT FEE FOR QUARTER ENDED 03/31/13	0.00	-109.14	0.00
07/23/2013	TRUST DEPARTMENT FEE FOR QUARTER ENDED 06/30/13	0.00	-57.25	0.00
	TOTAL FIDUCIARY FEES	0.00	-1,748.96	0.00
<hr/>				
	OTHER EXPENSES			
10/10/2012	OPPENHEIMER & CO MGMT FEE 10/8 - 12/31/12	0.00	-179.47	0.00
10/15/2012	CXL OPPENHEIMER & CO MGMT FEE 10/8 - 12/31/12	0.00	179.47	0.00
	TOTAL OTHER EXPENSES	0.00	0.00	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
11/30/2012	DISBURSEMENTS TO/FOR BENEFICIARIES-ACH BERNSTEIN FAMILY REALTY LLC DISCRETIONARY DISTRIBUTION TO COVER HOUSEHOLD EXPENSES ACH PAYMENT TO LEGACY BANK TOTAL DISBURSEMENTS TO/FOR BENEFICIARIES-ACH	-1,000.00	0.00	0.00
12/12/2012	REAL ESTATE EXPENSES MR ELECTRIC ONE-THIRD DOWNPAYMENT FOR ELECTRICAL WORK PER ESTIMATE DATED 12/5/12 CHECK NUMBER 23667 TOTAL REAL ESTATE EXPENSES	0.00	-500.00	0.00
12/03/2012	REAL ESTATE TAXES - OWNED BY TRUST TAX COLLECTOR, PALM BEACH COUNTY ONE THIRD SHARE OF REAL ESTATE TAXES PROP CONTROL #06-42-47-10-02-007-0880 BOCA MADERA UNIT 2 LT 68 BLK G TOTAL REAL ESTATE TAXES - OWNED BY TRUST	0.00	-1,803.60	0.00
07/13/2011	FEDERAL FIDUCIARY ESTIMATED TAX PYMTS UNITED STATES TREASURY 2011 FEDERAL ESTIMATED FIDUCIARY TAX VOUCHER 2 CHECK NUMBER 20332	0.00	-1,139.00	0.00
08/31/2011	UNITED STATES TREASURY 2011 FEDERAL FIDUCIARY ESTIMATED TAX VOUCHER 3 CHECK NUMBER 20581	0.00	-657.00	0.00
12/22/2011	UNITED STATES TREASURY 2011 FEDERAL FIDUCIARY ESTIMATED TAX VOUCHER 4 CHECK NUMBER 21380 TOTAL FEDERAL FIDUCIARY ESTIMATED TAX PYMTS	0.00	-2,453.00	0.00
05/15/2013	FEDERAL FIDUCIARY TAX UNITED STATES TREASURY BALANCE DUE 2011 FEDERAL FIDUCIARY TAX FROM AMENDED RETURN CHECK NUMBER 24790 TOTAL FEDERAL FIDUCIARY TAX	0.00	-477.34	0.00
10/21/2011	FIDUCIARY TAX PREPARATION FEE 2010 FIDUCIARY TAX PREPARATION FEE	0.00	-275.00	0.00
10/24/2012	2011 FIDUCIARY TAX PREPARATION FEE	0.00	-275.00	0.00
02/28/2013	2011 TAX PREPARATION FEE FOR AMENDED RETURN TOTAL FIDUCIARY TAX PREPARATION FEE	0.00	-122.00	0.00
11/08/2012	DISBURSEMENTS TO/FOR BENEFICIARIES-ACH BERNSTEIN FAMILY REALTY LLC DISCRETIONARY DISTRIBUTION FOR JACOB BERNSTEIN FOR REAL ESTATE EXPENSES ACH PAYMENT TO LEGACY BANK	0.00	-1,777.99	0.00
12/06/2012	CANDICE BERNSTEIN DISC DIST TO REIMBURSE FAMILY ACCT ONE- THIRD FOR MONTHLY EXPENSES FOR SEPT OCT	0.00	-3,000.00	0.00

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
	THIRD FOR MONTHLY EXPENSES FOR SEPT OCT			
12/10/2012	CANDICE BERNSTEIN DISC DIST TO REIMBURSE FAMILY ACCT ONE-THIRD FOR MONTHLY EXPENSES FOR DEC 2012. ACH PAYMENT TO US BANK.	0.00	-1,000.00	0.00
	TOTAL DISBURSEMENTS TO/FOR BENEFICIARIES-ACH	0.00	-5,777.99	0.00

	PURCHASES OF ASSETS			
09/21/2010	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-2,185.58	2,185.58
09/30/2010	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-23.55	23.55
10/18/2010	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.14	0.14
10/29/2010	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-80.88	80.88
11/04/2010	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-350.99	350.99
11/16/2010	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.01	0.01
11/30/2010	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-32.83	32.83
12/16/2010	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.01	0.01
12/30/2010	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-528.56	528.56
12/31/2010	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-25.84	25.84
01/04/2011	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-2,834.88	2,834.88
01/18/2011	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.03	0.03
01/21/2011	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-27,383.61	27,383.61
02/16/2011	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.34	0.34
02/28/2011	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-33.60	33.60
03/16/2011	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.36	0.36
03/31/2011	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-53.30	53.30
04/18/2011	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.43	0.43
05/16/2011	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.36	0.36
05/31/2011	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-38.90	38.90
06/16/2011	PURCHASE	0.00	-0.40	0.40

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
06/30/2011	ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT			
	PURCHASE	0.00	-69.46	69.46
07/18/2011	ADVANTAGE BANK DEPOSIT PURCHASE	0.00	-0.41	0.41
	ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT			
08/16/2011	PURCHASE	0.00	-1.21	1.21
	ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT			
08/31/2011	PURCHASE	0.00	-40.85	40.85
	ADVANTAGE BANK DEPOSIT			
09/16/2011	PURCHASE	0.00	-0.20	0.20
	ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT			
09/30/2011	PURCHASE	0.00	-119.25	119.25
	ADVANTAGE BANK DEPOSIT			
10/17/2011	PURCHASE	0.00	-0.13	0.13
	ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT			
10/25/2011	PURCHASE	0.00	-2,482.00	2,482.00
	ADVANTAGE BANK DEPOSIT			
11/16/2011	PURCHASE	0.00	-0.13	0.13
	ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT			
11/30/2011	PURCHASE	0.00	-36.48	36.48
	ADVANTAGE BANK DEPOSIT			
12/16/2011	PURCHASE	0.00	-0.13	0.13
	ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT			
12/29/2011	PURCHASE	0.00	-406.19	406.19
	ADVANTAGE BANK DEPOSIT			
12/30/2011	PURCHASE	0.00	-0.06	0.06
	ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT			
12/30/2011	PURCHASE	0.00	-29.93	29.93
	ADVANTAGE BANK DEPOSIT			
01/03/2012	PURCHASE	0.00	-107.47	107.47
	ADVANTAGE BANK DEPOSIT			
01/17/2012	PURCHASE	0.00	-0.08	0.08
	ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT			
02/16/2012	PURCHASE	0.00	-0.13	0.13
	ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT			
02/29/2012	PURCHASE	0.00	-28.63	28.63
	ADVANTAGE BANK DEPOSIT			
03/16/2012	PURCHASE	0.00	-0.13	0.13
	ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT			
03/30/2012	PURCHASE	0.00	-50.22	50.22
	ADVANTAGE BANK DEPOSIT			
04/16/2012	PURCHASE	0.00	-0.13	0.13
	ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT			
05/16/2012	PURCHASE	0.00	-0.13	0.13
	ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT			

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
05/31/2012	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-30.24	30.24
06/18/2012	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.14	0.14
06/29/2012	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-60.87	60.87
07/16/2012	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.12	0.12
08/16/2012	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.13	0.13
08/31/2012	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-24.65	24.65
09/17/2012	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.14	0.14
09/28/2012	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-22.56	22.56
10/01/2012	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-269.98	269.98
10/10/2012	PURCHASE ADVANTAGE PRIMARY LIQ FD	0.00	-32,104.07	32,104.07
10/16/2012	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-179.47	179.47
10/19/2012	PURCHASE ADVANTAGE PRIMARY LIQ FD DIVIDEND REINVESTMENT	0.00	-0.17	0.17
11/16/2012	PURCHASE ADVANTAGE PRIMARY LIQ FD DIVIDEND REINVESTMENT	0.00	-0.49	0.49
11/30/2012	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-26.33	26.33
12/21/2012	PURCHASE ADVANTAGE PRIMARY LIQ FD DIVIDEND REINVESTMENT	0.00	-0.33	0.33
12/31/2012	PURCHASE ADVANTAGE PRIMARY LIQ FD DIVIDEND REINVESTMENT	0.00	-0.07	0.07
01/02/2013	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-159.66	159.66
01/18/2013	PURCHASE ADVANTAGE PRIMARY LIQ FD DIVIDEND REINVESTMENT	0.00	-0.04	0.04
02/07/2013	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-10,415.21	10,415.21
02/19/2013	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.02	0.02
02/22/2013	PURCHASE ADVANTAGE PRIMARY LIQ FD DIVIDEND REINVESTMENT	0.00	-0.04	0.04
03/18/2013	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.03	0.03
03/28/2013	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-20.93	20.93

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
04/16/2013	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.02	0.02
05/16/2013	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.01	0.01
05/20/2013	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-1,049.32	1,049.32
06/05/2013	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-7,554.85	7,554.85
06/17/2013	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.02	0.02
06/28/2013	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-12.77	12.77
07/05/2013	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-4,935.83	4,935.83
07/16/2013	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.02	0.02
07/22/2013	PURCHASE ADVANTAGE BANK DEPOSIT	0.00	-7,160.51	7,160.51
08/16/2013	PURCHASE ADVANTAGE BANK DEPOSIT DIVIDEND REINVESTMENT	0.00	-0.01	0.01
	TOTAL PURCHASES OF ASSETS	0.00	-100,977.00	100,977.00
<hr/>				
	SECURITIES DEPOSITED TO THE ACCOUNT			
09/20/2010	RECD 49 SHARES SPDR SERIES TRUST DJ REIT FROM STANFORD TRUST COMPANY	0.00	0.00	1,928.64
09/20/2010	RECD 76 SHARES VANGUARD INTL EQUITY INDEX FD FTSE EMR MKT ETF FROM STANFORD TRUST COMPANY	0.00	0.00	1,875.68
09/20/2010	RECD 105 SHARES VANGUARD INTL EQUITY INDEX FD FTSE EUROPE ETF FROM STANFORD TRUST COMPANY	0.00	0.00	4,215.63
09/20/2010	RECD 73 SHARES VANGUARD INDEX FDS GROWTH ETF FROM STANFORD TRUST COMPANY	0.00	0.00	2,949.93
09/20/2010	RECD 13 SHARES VANGUARD INDEX FDS GROWTH ETF FROM STANFORD TRUST COMPANY	0.00	0.00	482.30
09/20/2010	RECD 43 SHARES VANGUARD INTL EQUITY INDEX FD MEGA CAP GR ETF FROM STANFORD TRUST COMPANY	0.00	0.00	1,823.20
09/20/2010	RECD 19 SHARES VANGUARD INTL EQUITY INDEX FD MEGA CAP GR ETF FROM STANFORD TRUST COMPANY	0.00	0.00	741.38
09/20/2010	RECD 23 SHARES VANGUARD INDEX FDS SM CP GRW FROM STANFORD TRUST COMPANY	0.00	0.00	987.85
09/20/2010	RECD 10 SHARES VANGUARD INDEX FDS SM CP GRW FROM STANFORD TRUST COMPANY	0.00	0.00	383.90
09/20/2010	RECD 17 SHARES VANGUARD INDEX FDS SM CP VAL FROM STANFORD TRUST COMPANY	0.00	0.00	725.39

For the Account Of: SIMON BERNSTEIN IRREVOCABLE TRUST U/A 9/7/06
 FBO JAKE BERNSTEIN
 OPPENHEIMER TRUST CO, SUCCESSOR TRUSTEE

Account Number: 21 00 0917 0 03
 Period: 09/20/2010 to 08/16/2013
 Date Prepared: 08/26/2013 12:43 PM

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Investment Cost Basis
09/20/2010	RECD 107 SHARES VANGUARD INDEX FDS VALUE FROM STANFORD TRUST COMPANY	0.00	0.00	4,412.68
09/20/2010	RECD 40 SHARES VANGUARD INDEX FDS VALUE FROM STANFORD TRUST COMPANY	0.00	0.00	1,477.60
09/20/2010	RECD 20 SHARES ISHARES MBS ETF FROM STANFORD TRUST COMPANY	0.00	0.00	2,038.00
09/20/2010	RECD 10 SHARES ISHARES TIPS BD ETF FROM STANFORD TRUST COMPANY	0.00	0.00	950.00
09/20/2010	RECD 17 SHARES ISHARES 20+ YR TR BD ETF FROM STANFORD TRUST COMPANY	0.00	0.00	1,613.30
09/20/2010	RECD 19 SHARES ISHARES 7 - 10 Y TR BD ETF FROM STANFORD TRUST COMPANY	0.00	0.00	1,687.77
09/20/2010	RECD 26 SHARES ISHARES 7 - 10 Y TR BD ETF FROM STANFORD TRUST COMPANY	0.00	0.00	2,568.38
09/20/2010	RECD 6 SHARES ISHARES IBOXX INV CP ETF FROM STANFORD TRUST COMPANY	0.00	0.00	542.52
09/20/2010	RECD 15 SHARES SPDR SERIES TRUST BRCLYS INTL ETF FROM STANFORD TRUST COMPANY	0.00	0.00	741.15
09/20/2010	RECD 26 SHARES SPDR SERIES TRUST BRC HGH YLD BD FROM STANFORD TRUST COMPANY	0.00	0.00	803.66
11/19/2010	RECD 0.3333 BERNSTEIN FAMILY REALTY LLC FROM STANFORD TRUST	0.00	0.00	33.33
	TOTAL SECURITIES DEPOSITED TO THE ACCOUNT	0.00	0.00	32,982.29