

Email: Diana@LifeInsuranceConcepts.com

www.LifeInsuranceConcepts.com

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From: Diana Banks

Sent: Wednesday, July 27, 2011 4:25 PM **To:** 'Craig, Janet'; 'Robert Spallina'

Cc: Simon Bernstein; Worth, Hunt; Sigalos, Janet; Vereb, Patricia; Roraff, Victoria

Subject: RE: Bernstein Tax Information

Please see attached. Thank you, Diana

From: Craig, Janet [mailto:Janet.Craig@opco.com]

Sent: Thursday, July 21, 2011 2:28 PM **To:** Diana Banks; 'Robert Spallina'

Cc: Simon Bernstein; Worth, Hunt; Sigalos, Janet; Vereb, Patricia; Roraff, Victoria

Subject: RE: Bernstein Tax Information

We are working on the transfer paperwork for 8 of the 10 accounts. We will send them to Mr. Spallina when they are completed.

I have not received the documentation I requested to close out the other two accounts. I can't begin the process without a written request from the beneficiaries and transfer instructions.

Janet Craig, CTFA
Senior Vice President & Compliance Officer
Oppenheimer Trust Company
18 Columbia Turnpike
Florham Park, NJ 07932
Tel: 973-245-4635

Tel: 973-245-4635 Fax: 973-245-4699

Email: Janet.Craig@opco.com

From: Diana Banks [mailto:diana@lifeinsuranceconcepts.com]

Sent: Thursday, July 21, 2011 12:46 PM

To: Craig, Janet; 'Robert Spallina'

Cc: Simon Bernstein; Worth, Hunt; Sigalos, Janet; Vereb, Patricia

Subject: RE: Bernstein Tax Information

Janet, please advise of status of the Trust transfer. Thank you, Diana

Díana 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

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From: Craig, Janet [mailto:Janet.Craig@opco.com]

Sent: Wednesday, July 13, 2011 4:37 PM

To: 'Robert Spallina'; Diana Banks

Cc: Simon Bernstein; Worth, Hunt; Sigalos, Janet; Vereb, Patricia

Subject: RE: Bernstein Tax Information

Robert.

According to the records we received, the Trusts fbo Daniel, Joshua and Jake each hold a 1/3 interest in Bernstein Family Realty LLC. Total capital contribution from the three trusts totaled \$100.00. We have requested that the trustee/trustee address be changed to us and also requested a value so we can update the market value on the system. The valuation is currently not important as the accounts are leaving, but the new Trustee should have this information. I was only asking IF we needed a K-1 and if not, for confirmation of that fact in writing.

In addition, in the Trust fbo Eric, Stanford listed a Promissory Note \$250K @ 1.64% and carried it at \$1.00. No other information has been available. Charlene Dykes at Stanford had asked the Houston's receiver's office for a copy but we have received nothing to date. Once again, this is not an issue for us as the account is leaving, but the new Trustee should be notified.

Hunt and I will send the documentation to you for review. If you would like a hard copy, I will need your address. If email is sufficient, please let me know.

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Email: Janet.Craig@opco.com

From: Robert Spallina [mailto:rspallina@tescherspallina.com]

Sent: Wednesday, July 13, 2011 3:33 PM

To: Diana Banks; Craig, Janet

Cc: Simon Bernstein

Subject: RE: Bernstein Tax Information

Diana – the trusts will each need a k-1 from LIC prior to Sep 15 so the returns can be filed timely. I don't know why they are asking about Bernstein Family Realty, LLC. It has nothing to do with the GC trusts.

Janet – I would like all documentation sent to me for review prior to sending to the trustees and beneficiaries. Thank you.

From: Diana Banks [mailto:diana@lifeinsuranceconcepts.com]

Sent: Wednesday, July 13, 2011 3:08 PM

To: Robert Spallina

Subject: FW: Bernstein Tax Information

Robert, please see below. Si would like you to review and advise if what they are asking for is needed. Thank you, Diana

Díana Banks - Vice President of Administration

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From: Craig, Janet [mailto:Janet.Craig@opco.com]

Sent: Tuesday, July 12, 2011 10:22 AM

To: Diana Banks; Roraff, Victoria

Cc: Worth, Hunt; Sigalos, Janet; Vereb, Patricia

Subject: Bernstein Tax Information

Diana and Vicky,

I have been attempting to collect the final tax information required to file the 2010 Fiduciary tax returns for these 10 accounts. Please send me the tax information for the assets LIC Holdings and Bernstein Family Realty LLC (if there is any). Please let me know, in writing, if there is no tax information available for the Bernstein Family Realty LLC.

In order to close the accounts for Alexandra and Eric, who I believe are of age, I will need a written request from each of them stating their age, their desire to terminate the trust and transfer instructions. The assets in those two trusts will be payable to them outright, so they will need brokerage accounts in their individual names. They will still need to sign off on our standard release documents.

We will be preparing removal and release documents for the remaining eight trust accounts. Please let me know where we should send these documents, once they are prepared. We will also need transfer instructions in the name of each trust at the appropriate time.

Please let me know what information you require to facilitate this process. I will be in contact if we need additional information. Please feel free to forward this email as appropriate.

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Robert Spallina

From: Craig, Janet [Janet.Craig@opco.com]
Sent: Friday, July 29, 2011 11:21 AM

To: Friday, July 29, 20

Cc: Simon Bernstein; Worth, Hunt; Sigalos, Janet; Vereb, Patricia; Robert Spallina; 'Diana Banks';

Sigalos, Janet; Vereb, Patricia RE: Bernstein Tax Information

Subject: RE: Bernstein Tax Information
Attachments: RE: Bernstein Tax Information
Bernstein fbo Eric 50% distribution.pdf: Bernstein fbo Alexandra 50% distribution.pdf:

image001.jpg

Vickie,

Alexandra and Eric became eligible for a 50% distribution of their trust accounts upon attaining age 21.

Attached please find a letter of authorization for each account directing the transfer of 50% of the assets to accounts in each of their individual names. Also attached is a spreadsheet outlining the distribution and delivery instructions for each account. The remaining 50% of each account will be transferred to new trusts in each of their names, once the distribution paperwork has been completed.

Please feel free to call me if you have any questions.

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Oppenheimer Trust Company 18 Columbia Turmpike 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: Oi

Oppenheimer Trust Company, Trustee

Simon Bernstein fbo Eric Acet # 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

manet 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
FIXED INCOME SECURITIES					
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
EQUITIES					
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
GRAND TOTALS					36,791.77

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,

Eric Bernstein

to a JPMSI margin account.)

Follow the instructions below to transfer securities or cash to a J.P. Morgan account. (Please see separate instructions for deposits

J.P.Morgan

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 Chose 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 Service Teams in NY should send certs / docs to: certs / does overnight to: JPMorgan Chase Bank, N.A. JPMorgan Chase Bank, N.A. Attn: Physical Receive Department Attn: Physical Processing 4 Chase Metrotech Center 500 Stanton Christiana Road 3rd Floor Ops 3, 2nd Floor Brooklyn, NY 11245-0001 Newark, DE 19713-2107 FFC: _______ For account of _____ For account of ____ __ Street Deliveries: (via third party mossenger, 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: Far account of Affirmation Instructions: Standing Instruction Broker DTC 902 Agent 1.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. 1 of 2 6/11 914

J.P.Morgan

C. Cash Depos		h a al l - a a a				
	posit ticket with check, c	necks can be sei				
Regular				Overnight Mail		
KY1-09	uu an Chase Bank, N.A.			KY <i>1-0900</i> IPMorgan Chase Bank.	A1 A	
	x 34110			5714 Grade L <i>ane,</i> Bldg		
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For Arc	nt Number					
FULACE	aunt of			or Account of		
JPMorgi Interna 1111 Fa Houstor	Checks an Chase Bank, N.A. tional Check Collections sinnin Street, Floor 13 n, TX 77002 de-TX2-F012	·				
	rs, the ABA and Account hould be sent to:	Information sho	uld be taken from ti	ne MICR line of the chi	BCKS.	
	ng and Money Market De	nneit (MMDA) Ar	rounte			
JPMorga	an Chase Bank, N.A.	· · · · · · · · · · · · · · · · · · ·				
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	nt Number					
For Acc	rount of					
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JPMorg.	an Chase Bank, N.A.					
500 Sta	anton Christiana Rd					
Newark	, DE 19713		•			
	022 000 842					
For Acc	nt Number count of		*****			
	res should be sent to:		· —··			
rederas ruitu mi	sez anonia de sent to:					
	an Chase Bank, N.A.					
	021 000 021					
For Ace	nt Number					
TOT ACC	ount of -		•			
*For deposits, At	Clt transfers, and wires (i.e. A12345-000 = 101	account number 2345000).	must be numeric.	Insert account numbe	r converting alpha chara	cters to a
If Alpha Is:	Numeric prefix is:	If Alpha is:	Numeric prefix is		Numeric prefix is:	
A C	10	P Q	25 26	_	28	
н	12 17	R R	20 27	w ·	31 32	
**ABA #s need t	to be selected based upo	on the Bank State	e the account is ope	ned. For assistance in	n selecting please contact	your
If Bank State		If Back Con-	Jan AD A Mitan	If the all traces to	. ADA 4 /	
AZ (601)	is: ABA # is: 122 100 024	If Bank State ID (702)		If Bank State is		
CA/NV (703)	322 271 627			OH/WV (001)		
CO (501)	102 001 017	IL (111) IN (053)	071 000 013 074 000 010	OR/WA (702)	103 000 648 325 070 760	•
CT/N)/NY (80			083 000 137	TX (201)	111 000 614	
FL (021)	267 084 131	KY (034) I.A (552)	065 400 137	UT (602)	124 001 545	
GA (021)	061 092 387	MI (021)	072 000 326	WI (121)	075 000 019	



Oppenheimer Trust Company 18 Columbia Turmpike 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

#anet Cyaig

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	Cost	Unit Market	Market Value
ADVANTAGE BANK DEP		Unit Cost			15,184.35
ADVANTAGE BANK DEF					10, 104,30
FIXED INCOME SECURITIES					
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 IBOXX	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
EQUITIES	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
GRAND TOTALS					37,292.51

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,

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Alexandra Bernstein

f.q

3123360943

nomi2

400:30 11 75 lul

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, "PBO#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 Service Teams in NY should send certs / docs to: certs / docs overnight to: JPMorgan Chase Bank, N.A. JPMorgan Chase Bank, N.A. Attn: Physical Receive Department Attn: Physical Processing 4 Chase Metrotech Center 500 Stanton Christiana Road 3rd Floor Ops 3, 2nd Floor Brooklyn, NY 11245-0001 Newark, DE 19713-2107 For account of _ 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 For account of **Affirmation Instructions:** Standing Instruction Broker DTC 902 Agent I.O. #29038 Institution I.D. #27656 Agent Interested Account - PBD# Interested Party #27656 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.

1 of 2

6/11 914

J.P.Morgan

C. Cash Depos	its					
Please include de	posit ticket with check, o	hecks can be se	ent to:			
Regula	r Mail			Overnight Mail		
KY1-09	000		-	KY1-0900		
	an Chase Bank, N.A.			IPMorgan Chase Ban		
	x 34110		(6714 Grade L <i>ane,</i> Blo	dg. 8, Suite 807	
	lle, KY 40232-4110			ouisville, KY 40213		
*Accou	nt Number -			*Account Number		
For Acc	count of -					
JPMorg Interna 1111 Fa Houston	e Checks an Chase Bank, N.A. Itional Check Collections annin Street, Floor 13 n, TX 77002 de-TX2-F012					
	rs, the ABA and Account hould be sent to:	Information sho	ould be taken from the	ne MICR line of the c	hecks.	
Checkli	ng and Money Market De	posit (MMDA) A	ccounts			
	an Chase Bank, N.A.		····			
	#	(enter from	list below)			
*Accou	nt Number -	(anno				
	ount of -					
All Oth	er Accounts					
JPMorg	an Chase Bank, N.A.					
500 St	enton Christiana Rd					
Newarl	c, DE 19713					
	022 000 842					
	nt Number					
	count of -					
Federal Fund wi	res should be sent to:	· · · · · · · · · · · · · · · · · · ·				
ABA # *Accou	an Chase Bank, N.A. 021 000 021 nt Number - ount of -					
numeric prefix	CH transfers, and wires (I.e. A12345-000 = 101	2345000).				aracters to a
If Alpha is:	Numeric prefix is:	If Alpha Is:	Numeric prefix is		Numeric prefix is:	
A	10	Р Q	25 26	S V	28	
С Н	12 17	Ř	27	w	31 32	
	to be selected based upo	on the Bank Stat	te the account is ope	••	*	act your
If Bank State	is: ABA # is:	If Bank State	e ls: ABA # ls:	If Bank State	Is: ABA # Is:	
AZ (601)	122 100 024	ID (702)	123 271 978	QH/WV (001)		
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 (80	2) 021 000 021	KY (034) LA (552)	083 000 137	TX (201)	111 000 614	
FL (021)	267 084 131	LA (552)	065 400 137	UT (602) WI (121)	124 001 545	
GA (021)	061 092 387	MI (021)	072 000 326	AAT (151)	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,

Osexandra Bernottin

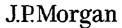
Alexandra Bernstein

ľ.q

3123360943

nomi2

400:30 11 72 lul



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 b	e directed to:
JPMorgan Chase Bank, N.A.	
DTC Participant Number 902	
FFC to Account Number - P72500	
For Account Number - PBD# <u>w41001004</u>	
For Account of Alexandra Bernstein	
NI 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	
Il Physical transactions should be directed to:	
Mail In Deliveries: (Overnight and Regular Mail)	
Service Teams Outside NY should Fed Ex certs / docs overnight to:	Service Teams in NY should send certs / docs to:
JPMorgan Chase Bank, N.A.	JPMorgan Chase Bank, N.A.
Attn: Physical Processing	Attn: Physical Receive Department 4 Chase Metrotech Center
500 Stanton Christiana Road	3rd Floor
Ops 3, 2nd Floor Newark, DE 19713-2107	Brooklyn, NY 11245-0001
FFC:	FFC:
For account of	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 to	he 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 t	he A/C P72500 account number must be referenced.
. Foreign Currency	
Note that when depositing foreign currency to an account, whether	the finds are converted to LISO or not planes contact con-
account Officer for correct wiring instructions.	and rained are converted to and or not, please contact your
• • • • • • • • • • • • • • • • • • • •	

1 of 2

J.P.Morgan

Depositing Securities and Cash into a J.P. Morgan Account

C. Cash Depos	i its posit ticket with check,	rherks can be see	ot to:			
Regula. KY1-09 JPMorg P.O. Bo Louisyi *Accou	r Mail		Ove KY1 JPM 671 Lou *Ac			
JPMorg Interna 1111 Fa Houston	n <u>Checks</u> an Chase Bank, N.A. titional Check Collections annin Street, Floor 13 n, TX 77002 de-TX2-F012					
	rs, the ABA and Account hould be sent to:	Information sho	uld be taken from the I	MICR line of the che	iks.	
JPMorg **ABA *Accou	ng and Money Market Do an Chase Bank, N.A. # - nt Number –	(enter from li	ist below)			
	count of -	•				
JPMorg 500 St Newark	er Accounts Ian Chase Bank, N.A. Ianton Christiana Rd IANTON TONE IN DE 19713 IN DE 2000 842					
	nt Number ~					
	res should be sent to:					
JPMorg ABA # *Accou	an Chase Bank, N.A. 021 000 021 ant Number -					
	CH transfers, and wires (i.e. A12345-000 = 103		must be numeric. Ins	ert account number	converting alpha charact	ers to a
If Alpha is: A C H	Numeric prefix is: 10 12 17	If Alpha is: P Q R	Numeric prefix is: 25 26 27	S Z	lumeric prefix is: 18 11 32	
**ABA #s need J.P. Morgan Sen		on the Bank Stat	e the account is opened	d. For assistance in	selecting please contact y	our/
If Bank State AZ (601) CA/NV (703) CO (501) CT/NJ/NY (80 FL (021) GA (021)	ABA # is: 122 100 024 322 271 627 102 001 017	If Bank State ID (702) IL (111) IN (053) KY (034) LA (552) MI (021)	ABA # is: 123 271 978 071 000 013 074 000 010 083 000 137 065 400 137 072 000 326	If Bank State is: OH/WV (001) OK (662) OR/WA (702) TX (201) UT (602) WI (121)	ABA # is: 044 000 037 103 000 648 325 070 760 111 000 614 124 001 545 075 000 019	

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,

Eric Bernstein



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 - P8D# 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# All Physical transactions should be directed to: Mail in Deliveries: (Overnight and Regular Mail) Service Teams Outside NY should Fed Ex Service Teams in NY should send certs / docs to: certs / docs overnight to: JPMorgan Chase Bank, N.A. JPMorgan Chase Bank, N.A. Attn: Physical Receive Department Attn: Physical Processing 4 Chase Metrotech Center 500 Stanton Christiana Road 3rd Floor Ops 3, 2nd Floor Brooklyn, NY 11245-0001 Newark, DE 19713-2107 For account of ____ 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 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

1 of 2

Account Officer for correct wiring instructions.

6/11 **914**

J.P.Morgan

Depositing Securities and Cash into a J.P. Morgan Account

. Cash Deposit					
•	osit ticket with check, c	hecks can be sent	to:		
Regular I				night Mail	
KY1-090	•			-0900	
	n Chase Bank, N.A.			organ Chase Bank, N	
P.O. Box				i Grade Lane, Bidg. 8	3, Suite 807
	e, KY 40232-4110			sville, KY 40213	
*Accoun	t Number				
For Acco	unt of	,	For	Account of -	
Internati 1111 Fan Houston,	Checks n Chase Bank, N.A. onal Check Collections inin Street, Floor 13 TX 77002 e-TX2-F012				
For ACH transfers ACH transfers sho	, the ABA and Account	Information should	i be taken from the N	NICR line of the check	ks.
	and Money Market De	posit (MMDA) Acco	unts		
-	n Chase Bank, N.A.				
**ABA #		(enter from list	below)		
*Accoun	t Number		· · · · · · · · · · · · · · · · · · ·		
	unt of -				
	Accounts				
-	n Chase Bank, N.A.				
500 Star	nton Christiana Rd				
Newark,	DE 19713				
ABA # 0	22 000 842				
*400000	t Number				
	ount of -				
-O ACCO	idin di -				
Federal Fund wire	es should be sent to:				
ABA # 0	n Chase Bank, N.A. 21 000 021 t Number				
For Account	unt of -				
, 0, 7,000			. •		
*For deposits, AC numeric prefix (i	H transfers, and wires i.e. $A12345-000 = 101$	account number m 2345000).	iust be numeric. Insi	ert account number (converting alpha character
If Alpha is:	Numeric prefix is:	If Alpha is:	Numeric prefix is:	If Alpha is: No	umeric prefix is:
Α	10	Ρ .	25	S 21	
C	12	Q	26	V 3:	
Н	17	R	27	w 3:	2.
**ABA #s need to J.P. Morgan Servi	be selected based upo ce Team.	on the Bank State (the account is opened	l. For assistance in s	electing please contact yo
16 Danie Chaba :	ADA#in.	16 Onnie Canno is	50 5 4 14.	If Deel, Chaha in	ADA # in.
If Bank State i AZ (601)		If Bank State is		If Bank State is:	ABA # is:
CA/NV (703)	122 100 024 322 271 627	ID (702) IL (111)	123 271 978 071 000 013	OH/WV (001)	044 000 037
CO (501)	102 001 017	IN (053)	074 000 013	OK (662) OR/WA (702)	103 000 648 325 070 760
CT/N)/NY (802		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
• •		· •			