

Fax: 561.988.0833  
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

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**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  
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

*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  
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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.

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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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**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.

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**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

*Diana 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

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**From:** Craig, Janet [Janet.Craig@opco.com]  
**Sent:** Friday, July 29, 2011 11:21 AM  
**To:** Roraff, Victoria  
**Cc:** Simon Bernstein; Worth, Hunt; Sigalos, Janet; Vereb, Patricia; Robert Spallina; 'Diana Banks'; Sigalos, Janet; Vereb, Patricia  
**Subject:** RE: Bernstein Tax Information  
**Attachments:** 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.

Janet Craig, CTFA  
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Oppenheimer Trust Company  
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Florham Park, NJ 07932  
Tel: 973-245-4635  
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Please see attached. Thank you, Diana

*Diana Banks* - Vice President of Administration

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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 IBOX	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 JPMI 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



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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,

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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, looping 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	15.5000	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



## 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