

FINAL ACCOUNTING OF PERSONAL REPRESENTATIVE  
ESTATE OF SIMON L. BERNSTEIN  
From: November 1, 2017, Through: September 30, 2018

The purpose of this accounting is to acquaint all interested persons with the transactions that have occurred during the period covered by the accounting and the assets that remain on hand. It consists of a SUMMARY sheet and Schedule A showing all Receipts, Schedule B showing all Disbursements, Schedule C showing all Distributions, Schedule D showing all Capital Transactions and Adjustments (the effect of which are also reflected in other schedules, if appropriate), and Schedule E showing assets on hand at the end of the accounting period.

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

Under penalties of perjury, the undersigned personal representative(s) declare(s) that I (we) have read and examined this accounting and that the facts and figures set forth in the Summary and the attached Schedules are true, to the best of my (our) knowledge and belief, and that it is a complete report of all cash and property transactions and of all receipts and disbursements by me (us) as personal representative(s) of the estate of SIMON L. BERNSTEIN deceased, from November 1, 2017, through September 30, 2018.

Signed on this 7<sup>th</sup> day of December 2018.

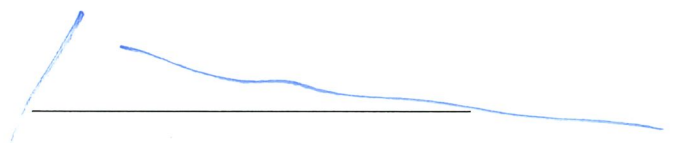
Attorney for Personal Representative:



For

Ashley Crispin Ackal  
Florida Bar #37495  
O'Connell & Crispin Ackal  
420 Royal Palm Way, Suite 300  
Palm Beach, FL 33480  
Telephone: 561-355-5133  
Facsimile: 561-833-4209

Personal Representative:



Brian M. O'Connell, Esq.

FINAL ACCOUNTING OF PERSONAL REPRESENTATIVE  
ESTATE OF SIMON L. BERNSTEIN  
From: November 1, 2017, Through: September 30, 2018

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SUMMARY

	<u>Income</u>	<u>Principal</u>	<u>Totals</u>
I. <u>Starting Balance</u>			
Assets per Inventory or on Hand at Close of Last Accounting Period	\$ <u>1.73</u>	\$ <u>408,614.73</u>	\$ <u>408,616.46</u>
II. <u>Receipts</u>			
Schedule A:	\$ _____	\$ <u>38,818.91</u>	\$ <u>38,818.91</u>
III. <u>Disbursements</u>			
Schedule B:	\$ _____	\$ <u>(135,749.44)</u>	\$ <u>(135,749.44)</u>
IV. <u>Distributions</u>			
Schedule C:	\$ _____	\$ <u>(0.00)</u>	\$ <u>(0.00)</u>
V. <u>Capital Transactions and Adjustments</u>			
Schedule D: Net Gain or (Loss)		\$ <u>411,512.45</u>	\$ <u>411,512.45</u>
VI. <u>Assets on Hand at Close of Accounting Period</u>			
Schedule E: Cash and Other Assets	\$ <u>1.73</u>	\$ <u>723,196.65</u>	\$ <u>723,198.38</u>

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FINAL ACCOUNTING OF PERSONAL REPRESENTATIVE  
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SCHEDULE A                      Receipts

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Date	Brief Description of Items	Income	Principal
11/13/17	<b><u>Other Receipts</u></b> IRA – JP Morgan #...8004 Required Minimum Distribution		\$ 38,760.76
4/12/18	US Treasury Ck #403833527159 Refund		\$   58.15
<b>Total Receipts</b>			<b>\$ 38,818.91</b>

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SCHEDULE B

Disbursements

Date	Brief Description of Items	Income	Principal
<b><u>Administrative Expenses</u></b>			
11/15/17	White Lion Moving & Storage		\$ 840.00
12/21/17	White Lion Moving & Storage		840.00
1/19/18	White Lion Moving & Storage		840.00
2/21/18	White Lion Moving & Storage		840.00
3/19/18	White Lion Moving & Storage		840.00
4/24/18	White Lion Moving & Storage		840.00
7/19/18	White Lion Moving & Storage		840.00
7/23/18	White Lion Moving & Storage		840.00
8/01/18	White Lion Moving & Storage		2,125.00
8/31/18	Morgan Stanley Account Service Fees		50.00
<b>Total Administrative Expense</b>			<b>\$8,895.00</b>
<b><u>Professional Fees</u></b>			
11/2/17	Pleasanton & Marsaa Court Reporting		160.00
12/19/17	Stamos & Trucco, LLP		58,920.91
12/22/17	Mrachek, Fitzgerald, Rose, Konopka		46,539.91
1/30/18	Stamos & Trucco, LLP		532.62
8/28/18	Mrachek, Fitzgerald, Rose, Konopka		2,701.00
1/30/18	CBIZ MHM, LLC		18,000.00
<b>Total Professional Fees</b>			<b>\$ 126,854.44</b>
<b>Total Disbursements</b>			<b>\$(135,749.44)</b>

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SCHEDULE C		Distributions	
Date	Brief Description of Items	Income	Principal
<b>Total Distributions</b>			<b>\$</b>

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SCHEDULE D                      Capital Transactions and Adjustments

Date	Brief Description of Transactions	Net Gain	Net Loss
	<b><u>Sales of Assets and Lawsuit Settlements</u></b>		
12/13/2017	United States Treasury Ck #403078946807 Settlement proceeds of Lawsuit deposited Into CLO trust account 55100	\$715,327.69	
12/28/2017	Transfer out of CLO trust account 55100 and Transfer in to new account at Morgan Stanley ending in #4242	\$600,000.00	\$600,000.00
5/24/2018	Peter M Feaman PA payment for final Settlement of William Stansbury litigation		\$249,507.00
9/26/2018	Sale of all Personal Property Carrying Value \$42,298 Sale Proceeds \$20,338 Net loss \$21,960	\$ 20,338.00	\$ 42,298.00
	<b><u>Transfers and Adjustments to Carrying Values:</u></b>		
11/1/2017	IRA - JP Morgan #...8004 Interest	\$ 7.13	
11/13/2017	IRA - JP Morgan #...8004 Distribution		\$ 38,760.76
12/1/2017	IRA - JP Morgan #...8004 Interest	\$ 6.18	
12/29/2017	Morgan Stanley Money Market #4242 Dividend Reinvestment	\$ 115.22	
1/2/2018	IRA - JP Morgan #...8004 Interest	\$ 5.89	
1/31/2018	Morgan Stanley Money Market #4242 Dividend Reinvestment	\$ 701.10	
2/1/2018	IRA - JP Morgan #...8004 Interest	\$ 5.89	
2/28/2018	Morgan Stanley Money Market #4242 Dividend Reinvestment	\$ 671.15	
3/1/2018	IRA - JP Morgan #...8004 Interest	\$ 5.32	
3/29/2018	Morgan Stanley Money Market #4242 Dividend Reinvestment	\$ 813.56	

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SCHEDULE D                      Capital Transactions and Adjustments

<b>Transfers and Adjustments to Carrying Values (Continued):</b>		
4/2/2018	IRA - JP Morgan #...8004 Interest	\$ 5.89
4/30/2018	Morgan Stanley Money Market #4242 Dividend Reinvestment	\$ 887.46
5/1/2018	IRA - JP Morgan #...8004 Interest	\$ 5.70
5/31/2018	Morgan Stanley Money Market #4242 Dividend Reinvestment	\$ 845.82
6/1/2018	IRA - JP Morgan #...8004 Interest	\$ 5.89
6/29/2018	Morgan Stanley Money Market #4242 Dividend Reinvestment	\$ 566.90
7/1/2018	IRA - JP Morgan #...8004 Interest	\$ 5.70
7/31/2018	Morgan Stanley Money Market #4242 Dividend Reinvestment	\$ 609.52
8/1/2018	IRA - JP Morgan #...8004 Interest	\$ 5.89
8/31/2018	Morgan Stanley Money Market #4242 Dividend Reinvestment	\$ 590.90
9/1/2018	IRA - JP Morgan #...8004 Interest	\$ 5.89
9/1/2018	Morgan Stanley Money Market #4242 Dividend Reinvestment	\$ 545.52
Total Transfers & Adjustments to Carrying Values		\$1,342,078.21    \$ 930,565.76
<b>NET GAIN OR (LOSS)</b>		<b>\$ (411,512.45)</b>

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SCHEDULE E                      Assets on Hand at Close of Accounting Period

(Indicate where held and legal description, certificate numbers or other identification.)

		Estimated Current Value	Carrying Value
	<b><u>Assets other than Cash:</u></b>		
Note 1	Simon Bernstein IRA - JP Morgan #8004	\$236,565.99	\$236,565.99
Note 2	Furniture and Fixtures	\$ 0.00	\$ 0.00
Note 3	Jewelry Value based on Appraisal dated January 15, 2016	\$ 80,175.00	\$ 80,175.00
	LIC Holdings, Inc. (unknown value)	\$ 0.00	\$ 0.00
	<b>Other Assets Total</b>	<b>\$316,740.99</b>	<b>\$316,740.99</b>
	<b><u>Cash:</u></b>		
Note 4	JP Morgan Checking #5220	\$ 531.59	\$ 531.59
Note 5	Ciklin Lubitz Trust Acct# 55100	\$ 14,484.74	\$ 14,484.74
Note 6	Morgan Stanley Money Market #4242	\$352,622.15	\$352,622.15
Note 7	Ciklin, Lubitz Trust Acct# 52860	\$ 38,818.91	\$ 38,818.91
	<b>Cash Totals</b>	<b>\$406,457.39</b>	<b>\$406,457.39</b>
	<b>Total Assets on Hand at End of Accounting Period</b>	<b>\$723,198.38</b>	<b>\$723,198.38</b>



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ESTATE OF SIMON L. BERNSTEIN  
From: November 1, 2017, Through: September 30, 2018

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**Notes to Schedule E:**

- Note 1 Copies of JP Morgan IRA Account Summary statements for the accounting period are attached.
- Note 2 All property sold.
- Note 3 Copy of Provident Jewelry Appraisal dated 1-15-2016 attached.
- Note 4 Copies of JP Morgan checking #5220 Account Summary statements for the accounting period are attached.
- Note 5 CL&O Trust Ledger History for account 55100 statement is attached.
- Note 6 Morgan Stanley Brokerage Account ending in 4242. Summary statements for the account are attached.
- Note 7 CL&O Operating Account Ledger History for account 52860 statement is attached.

## Trust Ledger History

Client Code	Matter Reporting Name	Office Code	Bank Code	Billing Tkpr	Transaction Date	Check Number	Receipts Amount	Disbursement Amount	Adjustment Amount	Account Balance
	Pleasanton & Marsaa Court ReportingCAA				11/02/2017	43186	\$0.00	(\$160.00)	\$0.00	\$10,190.49
	White Lion StoragePKS				11/15/2017	43219	\$0.00	(\$840.00)	\$0.00	\$9,350.49
	United States Treasury ck #403078946807				12/13/2017	0	\$715,327.69	\$0.00	\$0.00	\$724,678.18
	Stamos & Trucco, LLPCAA				12/19/2017	43419	\$0.00	(\$58,920.91)	\$0.00	\$665,757.27
	White Lion StoragePKS				12/21/2017	43429	\$0.00	(\$840.00)	\$0.00	\$664,917.27
	Mrachek, Fitzgerald, Rose, Konopka,CAA				12/22/2017	43430	\$0.00	(\$46,539.91)	\$0.00	\$618,377.36
	Wire Out- to BMO, Executor Est S. Bernstein to BMO, Excutor Est S. Bernstein				12/22/2017	12222017	\$0.00	(\$600,000.00)	\$0.00	\$18,377.36
	White Lion StoragePKS				01/19/2018	43487	\$0.00	(\$840.00)	\$0.00	\$17,537.36
	Stamos & Trucco, LLPCAA				01/30/2018	43515	\$0.00	(\$532.62)	\$0.00	\$17,004.74
	White Lion StoragePKS 11270-55100 Bernstein				02/21/2018	43599	\$0.00	(\$840.00)	\$0.00	\$16,164.74
	White Lion StoragePKS				03/19/2018	43658	\$0.00	(\$840.00)	\$0.00	\$15,324.74
	White Lion StoragePKS				04/24/2018	43823	\$0.00	(\$840.00)	\$0.00	\$14,484.74
	<b>Matter Totals</b>						\$727,784.69	(\$723,188.44)	9,888.49	\$14,484.74
	<b>Report Totals</b>						\$727,784.69	(\$723,188.44)	\$9,888.49	\$14,484.74

## Trust Ledger History

Client Code	Matter Reporting Name Memo/Payor	Office Code	Bank Code	Billing Tlpr	Transaction Date	Check Number	Receipts Amount	Disbursement Amount	Adjustment Amount	Account Balance
	White Lion Moving & StorageCJT-Feb & March fees				03/21/2016	41400	\$0.00	(\$1,680.00)	\$0.00	\$40,765.26
	United Storage Solutions, Inc:cjt				05/04/2016	41550	\$0.00	(\$1,680.00)	\$0.00	\$39,085.26
	United Storage Solutions, Inc:11270-52860				06/02/2016	41635	\$0.00	(\$840.00)	\$0.00	\$38,245.26
	United Storage Solutions, Inc:CJT				06/29/2016	41712	\$0.00	(\$840.00)	\$0.00	\$37,405.26
	United States TreasuryCJT				07/07/2016	41718	\$0.00	(\$59.33)	\$0.00	\$37,345.93
	United Storage Solutions, Inc:CJT				07/27/2016	41768	\$0.00	(\$840.00)	\$0.00	\$36,505.93
	trf fr 11270-52860 to 11270-55100				08/01/2016	0	\$0.00	\$0.00	(\$9,888.49)	\$26,617.44
	Wire fr Est of Simon Bernstein 11270-52860				10/14/2016	0	\$179,644.03	\$0.00	\$0.00	\$206,261.47
	Ciklin Lubitz & OConnellBMO				10/17/2016	42007	\$0.00	(\$149,233.97)	\$0.00	\$57,027.50
	Ciklin Lubitz & OConnell11270-52860-Bernstein				03/01/2017	42531	\$0.00	(\$57,027.50)	\$0.00	\$0.00
	Est of Simon Bernstein 11270-52860				11/13/2017	0	\$38,760.76	\$0.00	\$0.00	\$38,760.76
	United States Treasury ck #403833527159				04/12/2018	0	\$58.15	\$0.00	\$0.00	\$38,818.91
	<b>Matter Totals</b>						\$364,844.10	(\$316,136.70)	-9,888.49	\$38,818.91
	<b>Report Totals</b>						\$364,844.10	(\$316,136.70)	(\$9,888.49)	\$38,818.91

JPMorgan Chase Bank, N.A.  
Michigan/Florida Markets  
P O Box 182051  
Columbus, OH 43218 - 2051



Primary Account: 000000478015220  
For the Period 3/31/18 to 4/30/18

**J.P. Morgan Team**

Client Service (844) 275-5434  
For assistance after business hours, 7 days a week. (800) 243-6727  
Deaf and Hard of Hearing (800) 242-7383  
Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)

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

**JPMorgan Classic Business Checking**

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

Please note this account had no activity during this statement period. The date of last activity for this account was 07/25/17.



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

Primary Account: 000000478015220  
For the Period 3/31/18 to 4/30/18



**Fees and Charges for Deposit Accounts**

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



Primary Account: 000000478015220  
For the Period 3/31/18 to 4/30/18

## Important Information About Your Statement

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

Call us at 1-866-564-2262 or write us at the address on the front of this statement (non-consumers, use your J.P. Morgan Team contact information) immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
  - The dollar amount of the suspected error
  - A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

### In Case of Errors or Questions About Non-Electronic Transactions:

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

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



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Primary Account: 000000478015220

For the Period 3/31/18 to 4/30/18

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JPMorgan Chase Bank, N.A.  
Michigan/Florida Markets  
P O Box 182051  
Columbus, OH 43218 - 2051



Primary Account: 000000478015220  
For the Period 5/1/18 to 5/31/18

**J.P. Morgan Team**

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

**JPMorgan Classic Business Checking**

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

Please note this account had no activity during this statement period. The date of last activity for this account was 07/25/17.



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

Primary Account: 000000478015220  
For the Period 5/1/18 to 5/31/18



**Fees and Charges for Deposit Accounts**

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



Primary Account: 000000478015220  
For the Period 5/1/18 to 5/31/18

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

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



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Primary Account: 000000478015220  
For the Period 5/1/18 to 5/31/18

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JPMorgan Chase Bank, N.A.  
Michigan/Florida Markets  
P O Box 182051  
Columbus, OH 43218-2051



Primary Account: 000000478015220  
For the Period 6/1/18 to 6/29/18

**J.P. Morgan Team**

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

**JPMorgan Classic Business Checking**

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

*Please note this account had no activity during this statement period. The date of last activity for this account was 07/25/17.*

J.P.Morgan

000000478015220

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

Primary Account: 000000478015220

For the Period 6/1/18 to 6/29/18



### Fees and Charges for Deposit Accounts

#### Fees

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

J.P.Morgan



Primary Account: 000000478015220  
For the Period 6/1/18 to 6/29/18

## Important Information About Your Statement

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

J.P.Morgan



Primary Account: 000000478015220

For the Period 6/1/18 to 6/29/18

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J.P.Morgan

JPMorgan Chase Bank, N.A.  
Michigan/Florida Markets  
P O Box 182051  
Columbus, OH 43218 - 2051

Primary Account: 000000478015220  
For the Period 6/30/18 to 7/31/18



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



**JPMorgan Classic Business Checking**

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

*Please note this account had no activity during this statement period. The date of last activity for this account was 07/25/17.*

J.P.Morgan



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

Primary Account: 000000478015220  
For the Period 6/30/18 to 7/31/18



### Fees and Charges for Deposit Accounts

#### Fees

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



Primary Account: 000000478015220  
For the Period 6/30/18 to 7/31/18

## Important Information About Your Statement

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

Call us at 1-866-564-2262 or write us at the address on the front of this statement (non-consumers, use your J.P. Morgan Team contact information) immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. For personal accounts only. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
  - The dollar amount of the suspected error
  - A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

### In Case of Errors or Questions About Non-Electronic Transactions:

Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account. Deposit products and services are offered by J.P. Morgan Chase Bank, N.A. Member FDIC.

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

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

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Primary Account: 000000478015220  
For the Period 6/30/18 to 7/31/18

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JPMorgan Chase Bank, N.A.  
Michigan/Florida Markets  
P O Box 182051  
Columbus, OH 43218 -2051



Primary Account: 0000000478015220  
For the Period 8/1/18 to 8/31/18

**J.P. Morgan Team**

Client Service (844) 275-5434  
For assistance after business hours, 7 days a week. (800) 243-6727  
Deaf and Hard of Hearing (800) 242-7383  
Online access: [www.jpmonline.com](http://www.jpmonline.com)

000000321 DPB 021 161 24418 NNNNNNNNNNN T 1 000000000 60 0000  
ESTATE OF SIMON L. BERNSTEIN, BRIAN  
O'CONNELL CURATOR  
BRIAN O'CONNELL, PERSONAL REP  
515 N FLAGLER DR  
WEST PALM BEACH FL 33401-4321

**JPMorgan Classic Business Checking**

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

Please note this account had no activity during this statement period. The date of last activity for this account was 07/25/17.



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

Primary Account: 000000478015220  
For the Period 8/1/18 to 8/31/18



**Fees and Charges for Deposit Accounts**

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



Primary Account: 000000478015220  
For the Period 8/1/18 to 8/31/18

## Important Information About Your Statement

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

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

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



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Primary Account: 000000478015220  
For the Period 8/1/18 to 8/31/18

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JPMorgan Chase Bank, N.A.  
Michigan/Florida Markets  
P O Box 182051  
Columbus, OH 43218 - 2051

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



Primary Account: 000000478015220  
For the Period 9/1/18 to 9/28/18

**J.P. Morgan Team**

Client Service (844) 275-5434  
For assistance after business hours, 7 days a week. (800) 243-6727  
Deaf and Hard of Hearing (800) 242-7383  
Online access: [www.jpmorganonline.com](http://www.jpmorganonline.com)

**JPMorgan Classic Business Checking**

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

Please note this account had no activity during this statement period. The date of last activity for this account was 07/25/17.



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

Primary Account: 000000478015220  
For the Period 9/1/18 to 9/28/18



**Fees and Charges for Deposit Accounts**

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



Primary Account: 000000478015220  
For the Period 9/1/18 to 9/28/18

## Important Information About Your Statement

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

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

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

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



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Primary Account: 000000478015220  
For the Period 9/1/18 to 9/28/18

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
 For the Period 11/1/17 to 11/30/17

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,261.38	236,507.75	(38,753.63)	70.95	100%
Market Value	\$275,261.38	\$236,507.75	(\$38,753.63)	\$70.95	100%
Accruals	7.13	6.18	(0.95)		
Market Value with Accruals	\$275,268.51	\$236,513.93	(\$38,754.58)		

### Portfolio Activity

	Current Period Value	Year-to-Date Value
Beginning Market Value	275,261.38	275,201.38
Withdrawals & Fees	(38,760.76)	(38,760.76)
Net Contributions/Withdrawals	(\$38,760.76)	(\$38,760.76)
Income & Distributions	7.13	67.13
Ending Market Value	\$236,507.75	\$236,507.75
Accruals	6.18	6.18
Market Value with Accruals	\$236,513.93	\$236,513.93

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions. For additional details please see "Retirement Contribution and Distribution Summary".

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 11/1/17 to 11/30/17

## Account Summary CONTINUED Retirement Contribution and Distribution Summary

Description	Tax Year 2016	Tax Year 2017
		(Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	(38,760.76)
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		0.00

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	7.13	67.13
Taxable Income	\$7.13	\$67.13

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 11/1/17 to 11/30/17

Note: <sup>1</sup> This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

### Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost	Original Cost	Unrealized Gain/Loss	Est Annual Income	Yield
Cash								
US DOLLAR	1.00	236,507.75	236,507.75		236,507.75		70.95	0.03% <sup>1</sup>
							6.18	



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
 For the Period 11/1/17 to 11/30/17

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,261.38	--
<b>INFLOWS</b>		
Income	7.13	67.13
Total Inflows	\$7.13	\$67.13
<b>OUTFLOWS **</b>		
Withdrawals	(38,760.76)	(38,760.76)
Total Outflows	(\$38,760.76)	(\$38,760.76)
<b>Ending Cash Balance</b>	<b>\$236,507.75</b>	<b>--</b>

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

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 11/1/17 to 11/30/17

# Portfolio Activity Detail

## INFLOWS & OUTFLOWS

Settle Date	Type	Selection Method	Description	Quantity	Per Unit	Amount
				Cost	Amount	Amount
11/1	Income	Interest Income	DEPOSIT SWEEP INTEREST FOR 10/01/17 - 10/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,261.38 AS OF 11/01/17			7.13

Settle Date	Type	Selection Method	Description	Quantity	Amount
				Cost	Amount
11/13	Withdrawals	Distribution	TRANSFERRED BY WIRE TO CITIBANK, N.A. FAO CIKLIN LUBITZ ET AL. TRUST ACC AS REQUESTED		(38,760.76)





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 12/1/17 to 12/31/17

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,507.75	236,513.93	6.18	70.95	100%
Market Value	\$236,507.75	\$236,513.93	\$6.18	\$70.95	100%
Accruals	6.18	5.89	(0.29)		
Market Value with Accruals	\$236,513.93	\$236,519.82	\$5.89		

### Portfolio Activity

	Current Period Value	Year-to-Date Value
Beginning Market Value	236,507.75	275,201.38
Withdrawals & Fees		(38,760.76)
Net Contributions/Withdrawals	\$0.00	(\$38,760.76)
Income & Distributions	6.18	73.31
Ending Market Value	\$236,513.93	\$236,513.93
Accruals	5.89	5.89
Market Value with Accruals	\$236,519.82	\$236,519.82

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.  
For additional details please see "Retirement Contribution and Distribution Summary".

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
 For the Period 12/1/17 to 12/31/17

**Account Summary** CONTINUED  
**Retirement Contribution and Distribution Summary**

Description	Tax Year 2016	Tax Year 2017 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(179,644.03)	(38,760.76)
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		0.00

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	6.18	73.31
Taxable Income	\$6.18	\$73.31

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 12/1/17 to 12/31/17

Note: <sup>1</sup> This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

### Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
Cash							
US DOLLAR	1.00	236,513.93	236,513.93	236,513.93		70.95 5.89	0.03% <sup>1</sup>



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
 For the Period 12/1/17 to 12/31/17

## Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,507.75	--
<b>INFLOWS</b>		
Income	6.18	73.31
Total Inflows	\$6.18	\$73.31
<b>OUTFLOWS **</b>		
Withdrawals		(38,760.76)
Total Outflows	\$0.00	(\$38,760.76)
<b>Ending Cash Balance</b>	<b>\$236,513.93</b>	<b>--</b>

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

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

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 12/1/17 to 12/31/17

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

Settle Date	Type		Description	Quantity	Per Unit	Amount
	Selection Method	Method				
12/1	Interest Income		DEPOSIT SWEEP INTEREST FOR 11/01/17 - 11/30/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$252,012.05 AS OF 12/01/17			6.18



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 1/1/18 to 1/31/18

## Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,513.93	236,519.82	5.89	70.95	100%
Market Value	\$236,513.93	\$236,519.82	\$5.89	\$70.95	100%
Accruals	5.89	5.89	0.00		
Market Value with Accruals	\$236,519.82	\$236,525.71	\$5.89		

### Portfolio Activity

	Current Period Value	Year-to-Date Value
--	----------------------	--------------------

Beginning Market Value	236,513.93	236,513.93
Income & Distributions	5.89	5.89
Ending Market Value	\$236,519.82	\$236,519.82
Accruals	5.89	5.89
Market Value with Accruals	\$236,525.71	\$236,525.71

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.  
For additional details please see "Retirement Contribution and Distribution Summary".

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004  
For the Period 1/1/18 to 1/31/18

### Account Summary CONTINUED Retirement Contribution and Distribution Summary

Description	Tax Year 2017	Tax Year 2018 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(38,760.76)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,772.78
Remaining RMD		38,772.78

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	5.89	5.89
Taxable Income	\$5.89	\$5.89

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