

IN THE CIRCUIT COURT IN AND FOR THE 15TH JUDICIAL CIRCUIT IN AND FOR
PALM BEACH COUNTY, FLORIDA

IN RE: ESTATE OF:

PROBATE DIVISION

SIMON L. BERNSTEIN,

FILE NO: 502012CP4391XXXXNB/IH

Deceased.

NOTICE OF CONFIDENTIAL INFORMATION
WITHIN COURT FILING

Pursuant to Florida Rule of Judicial Administration 2.420(d)(2), I do hereby certify that I am filing herewith a document containing confidential information as described in Rule 2.420(d)(1)(B) and that:

(a) The title/type of document is:

Annual Accounting for the Period 11/1/16-10/31/17; and

Notice of Accounting of Personal Representative from 11/1/16-10/31/17

(b) (X) The entire document is confidential or,

() The confidential information within the document is precisely located in the exhibits to the Annual Accounting.

Note: The clerk of court shall review filings identified as containing confidential information to determine whether the information is facially subject to confidentiality under subdivision (d)(1)(B). The clerk shall notify the filer in writing within 5 days if the clerk determines that the information is NOT subject to confidentiality, and the records shall not be held as confidential for more than 10 days, unless a motion is filed pursuant to subdivisions (d)(3) of the Rule. Fla. R. Jud. Admin. 2.420(d)(2).

I HEREBY CERTIFY that a true and correct of the foregoing was sent by e-mail service or U.S. Postal Service on the 7th day of December, 2018 to the parties on the attached Service List.

/s/ Joielle A. Foglietta

BRIAN M. O'CONNELL

Florida Bar No: 308471

ASHLEY CRISPIN ACKAL

Florida Bar No: 037495

JOIELLE A. FOGLIETTA

Florida Bar No: 094238

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SERVICE LIST

<p>Alan B. Rose, Esq. Page, Mrachek, Fitzgerald & Rose, PA. 505 S. Flagler Dr., Suite 600 West Palm Beach, FL 33401 (561) 355-6991 arose@mrachek-law.com mchandler@mrachek-law.com</p>	<p>John P. Morrissey, Esq. 330 Clematis St., Suite 213 West Palm Beach, FL 33401 john@jmorrisseylaw.com</p>	<p>Diana Lewis obo Jacob and Daniel Bernstein. ADR & Mediation Services, LLC 2765 Tecumseh Drive West Palm Beach, FL 33409 (561) 758-3017 dzlewis@aol.com</p>
<p>Joshua Bernstein 2753 N.W. 34th St. Boca Raton, FL 33434</p>	<p>Lisa Friedstein and Carley Friedstein, Minor c/o Jeffrey and Lisa Friedstein Parent and Natural Guardian 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedsteins.com Lisa.friedstein@gmail.com</p>	<p>Max Friedstein 2142 Churchill Lane Highland Park, IL 60035</p>
<p>Eliot Bernstein 2753 N.W. 34th St. Boca Raton, FL 33434 iviewit@iviewit.tv</p>	<p>Pamela Beth Simon 950 N. Michigan Ave., Apt. 2603 Chicago, IL 60611 psimon@stpcorp.com</p>	
<p>Marc J. Soss, Esq. 11010 Hyacinth Place Lakewood Ranch, FL 34202-4158 Tel.: 941/928-0310 Fax: 813/342-7967 mjs@fl-estateplanning.com</p>		

ACCOUNTING OF PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

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.

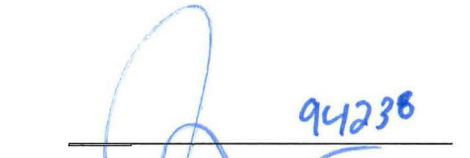
It is important that this accounting be carefully examined. Requests for additional information and any questions should be addressed to the personal representative(s) or the attorneys for the personal representative(s), the names and addresses of whom are set forth below.

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, 2016, through October 31, 2017.

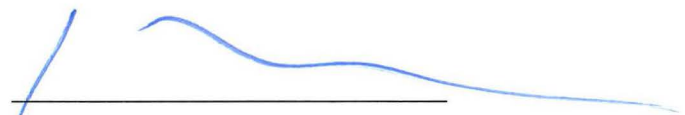
Signed on this 7th day of December, 2018.

Attorney for Personal Representative:

Personal Representative:



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



Brian M. O'Connell, Esq.

ACCOUNTING OF PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

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>828,524.86</u>	\$ <u>828,526.59</u>
II. <u>Receipts</u>			
Schedule A:	\$ <u>0.00</u>	\$ <u>0.00</u>	\$ <u>0.00</u>
III. <u>Disbursements</u>			
Schedule B:	\$ _____	\$ <u>(66,502.50)</u>	\$ <u>(66,502.50)</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>(353,407.63)</u>	\$ <u>(353,407.63)</u>
VI. <u>Assets on Hand at Close of Accounting Period</u>			
Schedule E: Cash and Other Assets	\$ <u>1.73</u>	\$ <u>408,614.73</u>	\$ <u>408,616.46</u>

ACCOUNTING OF PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

SCHEDULE A Receipts

Date	Brief Description of Items	Income	Principal
<u>Other Receipts</u>			
Total Receipts			\$ 00.0

ACCOUNTING OF PERSONAL REPRESENTATIVE
 ESTATE OF SIMON L. BERNSTEIN
 From: November 1, 2016, Through: October 31, 2017

SCHEDULE B

Disbursements

Date	Brief Description of Items	Income	Principal
<u>Administrative Expenses</u>			
11/22/16	White Lion Moving & Storage	\$	840.00
12/29/16	White Lion Moving & Storage		840.00
1/27/17	White Lion Moving & Storage		840.00
2/15/17	White Lion Moving & Storage		840.00
4/20/17	White Lion Moving & Storage		840.00
5/18/17	White Lion Moving & Storage		840.00
6/23/17	White Lion Moving & Storage		840.00
7/18/17	White Lion Moving & Storage		840.00
8/16/17	White Lion Moving & Storage		840.00
10/17/17	White Lion Moving & Storage		840.00
10/19/17	White Lion Moving & Storage		840.00
Total Administrative Expense			\$ 9,240.00
<u>Professional Fees</u>			
3/1/17	Ciklin, Lubitz, O'Connell	\$	57,027.50
10/17/17	Trudy Dodson		45.00
10/23/17	Pleasanton & Marsaa Court Reporting		95.00
10/26/17	Pleasanton & Marsaa Court Reporting		95.00
Total Professional Fees			\$ 57,262.50
Total Disbursements			\$ 66,502.50

ACCOUNTING OF PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

SCHEDULE C		Distributions	
Date	Brief Description of Items	Income	Principal
<u>Distributions - Trust under the Will of Simon Bernstein</u>			
Total Distributions			\$ 0.00

ACCOUNTING OF PERSONAL REPRESENTATIVE
 ESTATE OF SIMON L. BERNSTEIN
 From: November 1, 2016, Through: October 31, 2017

SCHEDULE D Capital Transactions and Adjustments

(Does not include distributions. Distributions are shown on Schedule C.)

Date	Brief Description of Transactions	Net Gain	Net Loss
<u>Transfers and Adjustments to Carrying Values:</u>			
11/1/2016	IRA - JP Morgan #...8004 Interest	\$2.77	
11/1/2016	Ciklin, Lubitz & O'Connell Operating Account	\$57,027.50	
12/1/2016	IRA - JP Morgan #...8004 Interest	\$2.10	
1/3/2017	IRA - JP Morgan #...8004 Interest	\$2.17	
2/1/2017	IRA - JP Morgan #...8004 Interest	\$2.17	
3/1/2017	IRA - JP Morgan #...8004 Interest	\$6.44	
4/3/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
5/1/2017	IRA - JP Morgan #...8004 Interest	\$6.90	
6/1/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
7/3/2017	IRA - JP Morgan #...8004 Interest	\$6.90	
8/1/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
9/1/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
10/2/2017	IRA - JP Morgan #...8004 Interest	\$6.90	
<u>Note & Second Mortgage and Reimbursements (Zero Value)</u>			
10/31/2017	Promissory Note & Second Mortgage Dated July 1, 2008 (Not including interest) from Bernstein Family Realty, LLC		\$ 365,000.00
	Reimbursements owed to Estate by Bernstein Family Realty, LLC		\$ 25,500.00
	Reimbursements owed to Estate by Simon Bernstein Insurance Trust		\$ 20,000.00
	TOTAL NET GAINS AND (LOSSES)	\$ 57,092.37	\$ 410,500.00
NET GAIN OR (LOSS)		\$(353,407.63)	

ACCOUNTING OF PERSONAL REPRESENTATIVE
 ESTATE OF SIMON L. BERNSTEIN
 From: November 1, 2016, Through: October 31, 2017

SCHEDULE E Assets on Hand at Close of Accounting Period

		Estimated Current Value	Carrying Value
	<u>Assets other than Cash:</u>		
Note 1	Simon Berstein IRA - JP Morgan #8004	\$275,261.38	\$275,261.38
Note 2	Furniture and Fixtures Value based on Appraisal dated April 21, 2015	\$ 42,298.00	\$ 42,298.00
Note 3	Jewelry Value based on Appraisal dated May 14, 2013	\$ 80,175.00	\$ 80,175.00
	Promissory Note & Second Mortgage Dated July 1, 2008 (Not including interest) from Bernstein Family Realty, LLC	\$ 0.00	\$ 0.00
	Reimbursements owed to Estate by Bernstein Family Realty, LLC	\$ 0.00	\$ 0.00
	Reimbursements owed to Estate by Simon Bernstein Insurance Trust	\$ 0.00	\$ 0.00
	LIC Holdings, Inc. (unknown value)	\$ 0.00	\$ 0.00
	Other Assets Total	\$ 397,734.38	\$ 397,734.48
	<u>Cash:</u>		
Note 4	JP Morgan Checking #5220	\$ 531.59	\$ 531.59
Note 5	Ciklin Lubitz & O'Connell Trust Account	\$ 10,350.49	\$ 10,350.49
Note 6	Ciklin Lubitz & O'Connell Operating Account	\$ 0.00	\$ 0.00
	Cash Totals	\$ 10,882.08	\$ 10,882.08
	Total Assets on Hand at End of Accounting Period	\$ 408,616.46	\$ 408,616.46

ACCOUNTING OF THE PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

Notes to Schedule E:

Note 1 Copies of JP Morgan IRA Account Summary statements for the accounting period are attached.

Note 2 Copy of Hall & Hall Appraisals, Inc. appraisal dated 4-21-2015 is attached.

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 statement is attached.

Note 6 CL&O Operating Account Ledger History statement is attached.



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

Primary Account: 00000478015220

For the Period 11/1/16 to 11/30/16

J.P. Morgan Team

John C Hawkins (800) 576-0938

Brian Lutter

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



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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 10/29/14.



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

Primary Account: 000000478015220
For the Period 11/1/16 to 11/30/16

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 11/1/16 to 11/30/16

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

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

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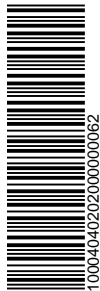
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Primary Account: 000000478015220

For the Period 11/1/16 to 11/30/16

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

Primary Account: 000000478015220

For the Period 12/1/16 to 12/30/16

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
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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

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

Primary Account: 000000478015220
For the Period 12/1/16 to 12/30/16

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 12/1/16 to 12/30/16

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Primary Account: 000000478015220

For the Period 12/1/16 to 12/30/16

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

Primary Account: 000000478015220
 For the Period 12/31/16 to 1/31/17



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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

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JPMorgan Classic Business Checking

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

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000000478015220

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

Primary Account: 000000478015220

For the Period 12/31/16 to 1/31/17

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 12/31/16 to 1/31/17

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Primary Account: 000000478015220
For the Period 12/31/16 to 1/31/17

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 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220

For the Period 2/1/17 to 2/28/17



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

Primary Account: 000000478015220
For the Period 2/1/17 to 2/28/17

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 2/1/17 to 2/28/17

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For the Period 2/1/17 to 2/28/17

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Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265 - 9754



Primary Account: 000000478015220

For the Period 3/1/17 to 3/31/17

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 10/29/14.



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

Primary Account: 000000478015220
For the Period 3/1/17 to 3/31/17

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 3/1/17 to 3/31/17

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

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

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

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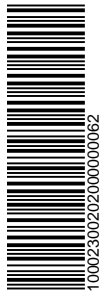
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Mutual Funds/Securities

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





Primary Account: 000000478015220

For the Period 3/1/17 to 3/31/17

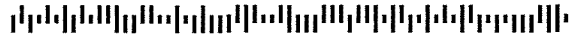
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JPMorgan Chase Bank, N.A.
Michigan/Florida Markets
P O Box 659754
San Antonio, TX 78265-9754

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Primary Account: 000000478015220
For the Period 4/1/17 to 4/28/17



00000023 DPB 021 161 11917 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

J.P. Morgan Team

John C Hawkins (800) 576-0938
Brian Lutter
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



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 10/29/14.



Primary Account: 000000478015220

For the Period 4/1/17 to 4/28/17

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



Primary Account: 000000478015220

For the Period 4/29/17 to 5/31/17

J.P. Morgan Team

John C Hawkins (800) 576-0938

Brian Lutter

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

00000039 DPB 021 161 15217 YNNNNNNNNNN 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 10/29/14.



Primary Account: 000000478015220

For the Period 4/29/17 to 5/31/17

Important Information About Your Statement

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



Primary Account: 000000478015220

For the Period 6/1/17 to 6/30/17



00000023 DPB 021 161 18217 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

J.P. Morgan Team

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Brian Lutter
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Deaf and Hard of Hearing (800) 242-7383
Online access: www.jpmorganonline.com



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JUL 05 2017

JPMorgan Classic Business Checking

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

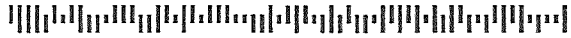
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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220
 For the Period 7/1/17 to 7/31/17

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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

J.P. Morgan Team

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 Brian Lutter
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 Deaf and Hard of Hearing (800) 242-7383
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JPMorgan Classic Business Checking

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



Primary Account: 000000478015220

For the Period 7/1/17 to 7/31/17

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

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 7/1/17 to 7/31/17

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Primary Account: 000000478015220

For the Period 7/1/17 to 7/31/17

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

Primary Account: 000000478015220

For the Period 8/1/17 to 8/31/17



00000190 DPB 021 161 24417 YNNNNNNNNNN 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

J.P. Morgan Team

John C Hawkins (800) 576-0938

Brian Lutter

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



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 8/1/17 to 8/31/17

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 8/1/17 to 8/31/17

Important Information About Your Statement

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Primary Account: 000000478015220

For the Period 8/1/17 to 8/31/17

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

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OCT 10 2017

Primary Account: 000000478015220
For the Period 9/1/17 to 9/29/17



00000274 DPB 021 161 27317 YNNNNNNNNNN 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

J.P. Morgan Team

John C Hawkins (800) 576-0938
Brian Lutter
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



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.



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

Primary Account: 000000478015220
For the Period 9/1/17 to 9/29/17

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 9/1/17 to 9/29/17

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Primary Account: 000000478015220

For the Period 9/1/17 to 9/29/17

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

Primary Account: 000000478015220

For the Period 9/30/17 to 10/31/17



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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

J.P. Morgan Team

Client Service (844) 275-5434
 Client Service
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JPMorgan Classic Business Checking

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

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Primary Account: 000000478015220

For the Period 9/30/17 to 10/31/17

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

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
Total Fees					\$0.00



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Primary Account: 000000478015220

For the Period 9/30/17 to 10/31/17

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



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339407300700100011000100000000

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J.P. Morgan

J.P. Morgan



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/16 to 11/30/16

Asset Account

J.P. Morgan Team

Alex Goone	Investment Specialist	305/579-9442
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Client News

Enhancement to your Individual Retirement Account (IRA) statement

Your IRA statement has been enhanced to include a summary of your retirement account activity, including information on your contributions, rollovers and distributions. Please see the "Retirement Contribution and Distribution Summary" section for more information. If you have any questions, please contact your Client Service team.

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 11/1/16 to 11/30/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,196.51	275,199.28	2.77	27.51	100%
Market Value	\$275,196.51	\$275,199.28	\$2.77	\$27.51	100%
Accruals	2.77	2.10	(0.67)		
Market Value with Accruals	\$275,199.28	\$275,201.38	\$2.10		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,196.51	454,803.71
Withdrawals & Fees		(179,644.03)
Net Contributions/Withdrawals	\$0.00	(\$179,644.03)
Income & Distributions	2.77	39.60
Ending Market Value	\$275,199.28	\$275,199.28
Accruals	2.10	2.10
Market Value with Accruals	\$275,201.38	\$275,201.38

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 11/1/16 to 11/30/16

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2015	Tax Year 2016 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(56,142.56)	(179,644.03)
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		56,148.61
Remaining RMD		0.00

Please note that we are only required to provide required minimum distribution ("RMD") information for the traditional IRAs of an original IRA owner, but we are not required to provide any RMD information for IRAs containing assets received by a beneficiary from such an original IRA owner (i.e., for "Inherited IRAs"). Furthermore, please remember that RMDs are not required to be taken from Roth IRAs during the lifetime of the original account owner. For more information please refer to the "Important Additional Information About Required Minimum Distributions" portion of the Additional Information at the end this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	2.77	39.60
Taxable Income	\$2.77	\$39.60



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33940730070010011000300000000



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 11/1/16 to 11/30/16

Note: ¹ 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	275,199.28	275,199.28	275,199.28		27.51 2.10	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/16 to 11/30/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,196.51	--
INFLOWS		
Income	2.77	39.60
Total Inflows	\$2.77	\$39.60
OUTFLOWS **		
Withdrawals		(179,644.03)
Total Outflows	\$0.00	(\$179,644.03)
Ending Cash Balance	\$275,199.28	--

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

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/16 to 11/30/16

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
11/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 10/01/16 - 10/31/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$344,736.13 AS OF 11/01/16			2.77



For the Period 11/1/16 to 11/30/16

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

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

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

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



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For the Period 11/1/16 to 11/30/16

Offshore Deposits

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Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products: Not FDIC Insured	-No Bank Guarantee	-May Lose Value
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Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your statement(s).

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



For the Period 11/1/16 to 11/30/16

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

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

In Case of Errors or Questions About Your Electronic Transfers.

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

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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



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For the Period 11/1/16 to 11/30/16

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT ADDITIONAL INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

We are providing this information to you as a service. Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your individual retirement arrangement, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining what your RMD is each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD requirement with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs please refer to IRS Publication 590-B, Distribution from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

The RMD reflected in your Account Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and may not include any positions held in your account that are pending an update to their valuation. If JPMorgan Chase Bank, N.A. was not your IRA Custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without information from you. We will, however, calculate your RMD upon request. Please contact your J.P. Morgan team if you have questions about your RMD.

J.P. Morgan



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



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J.P. Morgan



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/16 to 12/31/16

Asset Account

J.P. Morgan Team

Alex Goone	Investment Specialist	305/579-9442
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Client News

Enhancement to your Individual Retirement Account (IRA) statement

Your IRA statement has been enhanced to include a summary of your retirement account activity, including information on your contributions, rollovers and distributions. Please see the "Retirement Contribution and Distribution Summary" section for more information. If you have any questions, please contact your Client Service team.

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/16 to 12/31/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,199.28	275,201.38	2.10	27.52	100%
Market Value	\$275,199.28	\$275,201.38	\$2.10	\$27.52	100%
Accruals	2.10	2.17	0.07		
Market Value with Accruals	\$275,201.38	\$275,203.55	\$2.17		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,199.28	454,803.71
Withdrawals & Fees		(179,644.03)
Net Contributions/Withdrawals	\$0.00	(\$179,644.03)
Income & Distributions	2.10	41.70
Ending Market Value	\$275,201.38	\$275,201.38
Accruals	2.17	2.17
Market Value with Accruals	\$275,203.55	\$275,203.55

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 12/1/16 to 12/31/16

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2015	Tax Year 2016 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(56,142.56)	(179,644.03)
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		56,148.61
Remaining RMD		0.00

Please note that we are only required to provide required minimum distribution ("RMD") information for the traditional IRAs of an original IRA owner, but we are not required to provide any RMD information for IRAs containing assets received by a beneficiary from such an original IRA owner (i.e., for "Inherited IRAs"). Furthermore, please remember that RMDs are not required to be taken from Roth IRAs during the lifetime of the original account owner. For more information please refer to the "Important Additional Information About Required Minimum Distributions" portion of the Additional Information at the end this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	2.10	41.70
Taxable Income	\$2.10	\$41.70





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/16 to 12/31/16

Note: ¹ 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	275,201.38	275,201.38	275,201.38		27.52 2.17	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 12/1/16 to 12/31/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,199.28	--
INFLOWS		
Income	2.10	41.70
Total Inflows	\$2.10	\$41.70
OUTFLOWS **		
Withdrawals		(179,644.03)
Total Outflows	\$0.00	(\$179,644.03)
Ending Cash Balance	\$275,201.38	--

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

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/16 to 12/31/16

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
12/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 11/01/16 - 11/30/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$275,199.28 AS OF 12/01/16			2.10



For the Period 12/1/16 to 12/31/16

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

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For the Period 12/1/16 to 12/31/16

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

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

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

In Case of Errors or Questions About Your Electronic Transfers.

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

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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





For the Period 12/1/16 to 12/31/16

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

IRA Account Withholding Notice

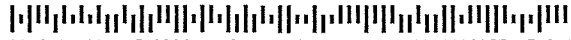
IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT ADDITIONAL INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

We are providing this information to you as a service. Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your individual retirement arrangement, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining what your RMD is each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD requirement with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs please refer to IRS Publication 590-B, Distribution from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

The RMD reflected in your Account Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and may not include any positions held in your account that are pending an update to their valuation. If JPMorgan Chase Bank, N.A. was not your IRA Custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without information from you. We will, however, calculate your RMD upon request. Please contact your J.P. Morgan team if you have questions about your RMD.

J.P. Morgan



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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

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

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 1/1/17 to 1/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,201.38	275,203.55	2.17	27.52	100%
Market Value	\$275,201.38	\$275,203.55	\$2.17	\$27.52	100%
Accruals	2.17	2.17	0.00		
Market Value with Accruals	\$275,203.55	\$275,205.72	\$2.17		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,201.38	275,201.38
Income & Distributions	2.17	2.17
Ending Market Value	\$275,203.55	\$275,203.55
Accruals	2.17	2.17
Market Value with Accruals	\$275,205.72	\$275,205.72

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 1/1/17 to 1/31/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	2.17	2.17
Taxable Income	\$2.17	\$2.17





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 1/1/17 to 1/31/17

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,203.55	275,203.55	275,203.55		27.52 2.17	0.01% ¹



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

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,201.38	--
INFLOWS		
Income	2.17	2.17
Total Inflows	\$2.17	\$2.17
Ending Cash Balance	\$275,203.55	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
1/3	Interest Income	DEPOSIT SWEEP INTEREST FOR 12/01/16 - 12/31/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$275,201.38 AS OF 01/01/17			2.17

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For the Period 1/1/17 to 1/31/17

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

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

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

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



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For the Period 1/1/17 to 1/31/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

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

Fund manager disclosure information available upon request

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

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

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

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



For the Period 1/1/17 to 1/31/17

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

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

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

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JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

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Deposit products and services are offered by JPMCB Member FDIC.

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

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



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For the Period 1/1/17 to 1/31/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

J.P. Morgan



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



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J.P. Morgan

J.P. Morgan



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/17 to 2/28/17

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/17 to 2/28/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,203.55	275,205.72	2.17	82.56	100%
Market Value	\$275,203.55	\$275,205.72	\$2.17	\$82.56	100%
Accruals	2.17	6.44	4.27		
Market Value with Accruals	\$275,205.72	\$275,212.16	\$6.44		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,203.55	275,201.38
Income & Distributions	2.17	4.34
Ending Market Value	\$275,205.72	\$275,205.72
Accruals	6.44	6.44
Market Value with Accruals	\$275,212.16	\$275,212.16

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 2/1/17 to 2/28/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	2.17	4.34
Taxable Income	\$2.17	\$4.34





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 2/1/17 to 2/28/17

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,205.72	275,205.72	275,205.72		82.56 6.44	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 2/1/17 to 2/28/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,203.55	--
INFLOWS		
Income	2.17	4.34
Total Inflows	\$2.17	\$4.34
Ending Cash Balance	\$275,205.72	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
2/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 01/01/17 - 01/31/17 @ .01% RATE ON AVG COLLECTED BALANCE OF \$275,203.55 AS OF 02/01/17			2.17



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J.P.Morgan



For the Period 2/1/17 to 2/28/17

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

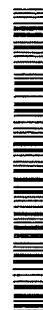
In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be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

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

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

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

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





For the Period 2/1/17 to 2/28/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

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

Fund manager disclosure information available upon request

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

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

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

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



For the Period 2/1/17 to 2/28/17

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

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

In Case of Errors or Questions About Your Electronic Transfers.

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

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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





For the Period 2/1/17 to 2/28/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

J.P. Morgan



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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/17 to 3/31/17

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Client News

J.P. Morgan Securities LLC Net Capital Requirements

As of December 31, 2016, J.P. Morgan Securities LLC's ("JPMS") net capital of \$14.7 billion exceeded the minimum regulatory net capital requirement of \$2.8 billion by \$11.9 billion. Please be reminded that on or about October 1, 2016, J.P. Morgan Clearing Corporation ("JPMCC") merged into JPMS. JPMS has assumed all responsibilities previously performed by JPMCC.

Complete copies of each audited Statement of Financial Condition may be viewed, at no cost, by accessing <http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>, or you may call 1.866.576.1300 for hard copies.

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 3/1/17 to 3/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,205.72	275,212.16	6.44	82.56	100%
Market Value	\$275,205.72	\$275,212.16	\$6.44	\$82.56	100%
Accruals	6.44	7.13	0.69		
Market Value with Accruals	\$275,212.16	\$275,219.29	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,205.72	275,201.38
Income & Distributions	6.44	10.78
Ending Market Value	\$275,212.16	\$275,212.16
Accruals	7.13	7.13
Market Value with Accruals	\$275,219.29	\$275,219.29

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 3/1/17 to 3/31/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	6.44	10.78
Taxable Income	\$6.44	\$10.78





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/17 to 3/31/17

Note: ¹ 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	275,212.16	275,212.16	275,212.16		82.56 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/17 to 3/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,205.72	--
INFLOWS		
Income	6.44	10.78
Total Inflows	\$6.44	\$10.78
Ending Cash Balance	\$275,212.16	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
3/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 02/01/17 - 02/28/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,205.72 AS OF 03/01/17			6.44



J.P. Morgan

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For the Period 3/1/17 to 3/31/17

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

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

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

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

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

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

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

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

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





For the Period 3/1/17 to 3/31/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

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

Fund manager disclosure information available upon request

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

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

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

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



For the Period 3/1/17 to 3/31/17

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

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

In Case of Errors or Questions About Your Electronic Transfers.

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

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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





For the Period 3/1/17 to 3/31/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

Important information regarding changes to your J.P. Morgan Account Agreements

Enclosed please find amendments to your *Combined Terms and Conditions* ("Combined Terms and Conditions") and/or *International General Terms for Accounts and Services Account Agreements* ("International Combined Terms and Conditions"). The amendments, which are summarized on the reverse page, go into effect on July 15, 2017.

Please review the amendments carefully and retain them for your records.

For more information

If you have any questions or need additional information, please contact your J.P. Morgan representative.

Summary of the amendments to your Combined Terms and Conditions and/or International Combined Terms and Conditions

Definitions for all capitalized terms not provided below can be found in the Combined Terms and Conditions or International Combined Terms and Conditions, as applicable.

Amendments to the International Combined Terms and Conditions only:

- **Overdrafts.** We have removed a duplicative paragraph.

Amendments to the Combined Terms and Conditions and the International Combined Terms and Conditions:

- **J.P. Morgan References.** We have clarified that "J.P. Morgan," when used, references JPMorgan Chase Bank, N.A. or an affiliate, as applicable.
- **Telephone and Electronic Communication.** We have clarified the channels through which you may change your contact and delivery preferences. We have also enhanced disclosures related to the methods by which we send you communications and documents.
- **Credit Reports.** We have fixed a formatting error.
- **Certificates of Deposit.** We have enhanced the disclosure terms for certificates of deposit.
- **Stop Payment Renewal Discontinuation.** We have changed the method by which you may revoke renewable stop payments.
- **eATM Limit Clarifications.** We have clarified the limits that may apply to withdrawals at eATMs.

Effective July 15, 2017, the following are amendments to your *Combined Terms and Conditions* (“Combined Terms and Conditions”) and/or *International General Terms for Accounts and Services Account Agreements* (“International Combined Terms and Conditions”), and may contain additional information about the features of your accounts.

Unless indicated below, all other terms and conditions of your Combined Terms and Conditions and/or International Combined Terms and Conditions still apply. Please contact your J.P. Morgan team if you have any questions about these changes or would like additional information.

Amendments applicable only to the International Combined Terms and Conditions:

OVERDRAFTS

The fourth paragraph in the “Overdrafts” section of the General Account Terms and Conditions of the Deposit Account Agreement shall be deleted.

Amendments applicable to the Combined Terms and Conditions and the International Combined Terms and Conditions:

J.P. MORGAN REFERENCES

The portion of the General Terms for Accounts and Services that precedes Section 1 in both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be replaced by the following:

“Account” refers to the account or accounts subject to these General Terms and an additional account agreement. “Accountholder” means the person or entity (also called “you” or “your”) who owns the Account. “We,” “us,” “our,” “J.P. Morgan” and the “Bank” mean JPMorgan Chase Bank, N.A. (JPMCB) or, in the case of a product or service furnished by, or Account with, or Obligations owed to another Morgan Affiliate, that Morgan Affiliate. Other definitions of capitalized terms used in these General Terms are found in the Definitions Section.

TELEPHONE AND ELECTRONIC COMMUNICATION

The sixth sentence of the first paragraph of Section 5 of the General Terms for Accounts and Services of the Combined Terms and Conditions and the sixth sentence of the first paragraph of Section 6 of the General Terms for Accounts and Services of the International Combined Terms and Conditions shall both be replaced by the following:

You may contact us anytime to change your mobile number, email address or delivery preference by calling or writing your J.P. Morgan team at the telephone number or address on your monthly statement, or change them online using online tools at <https://jpmorgan.chase.com>.

The fifth sentence of the first paragraph of Section 22 of the General Terms for Accounts and Services of the Combined Terms and Conditions and the fifth sentence of the first paragraph of Section 24 of the General Terms for Accounts and Services of the International Combined Terms and Conditions shall be deleted.

A new section titled “Notice” will be added to the General Terms for Accounts and Services of the Combined Terms and Conditions following section 22, and will be added to the General Terms for Accounts and Services of the International Combined Terms and Conditions following section 24. All subsequent sections of the General Terms for Accounts and Services of the Combined Terms and Conditions and the General Terms for Accounts and Services of the International Combined Terms and Conditions shall be renumbered accordingly. This new section shall read as follows:

Unless otherwise provided herein, or separately agreed to by us, all communications required under or related to this Agreement or our relationship with you (“Communications”) shall be personally delivered or sent by first-class mail, postage prepaid, or by overnight courier. “Communications” include each disclosure, notice, agreement, change in terms, undertaking, fee schedule, periodic statement, record, tax statement, prospectus, trade confirmation, response to claims, transaction history, privacy policy, document or other information required to be provided “in writing,” or that we otherwise provide to you, or that you sign or submit or agree to at our request, in connection with your relationship with us.

If you have provided your consent to the use of electronic records and signatures, any Communication may instead be delivered at our discretion electronically.

Such Communications may be sent electronically by us to you by (i) transmitting the Communication to the email address or mobile number provided by you or to such other email address or mobile number as you may specify from time to time in writing, or (ii) posting the Communication on a website and sending you a notice at your postal address or email address or mobile number informing you that the Communication has been posted, where it has been posted, and how to view it. Communications sent electronically to you will be effective when the Communication, or a notice advising of its posting to a website, is sent to your postal address, email address or mobile number.

CREDIT REPORTS

Section 10 of the General Terms for Accounts and Services of the Combined Terms and Conditions and Section 12 of the General Terms for Accounts and Services of the International Combined Terms and Conditions shall both be replaced in their entirety by the following:

We may from time to time request credit reports on you in connection with your Application for an Account or for credit products offered by us, or in connection with a pledge of an Account, or an update, renewal or extension of an Account or credit product. Upon your request, we may inform you whether we have obtained any such reports and, if we have, we will inform you of the name and address of the reporting agency that furnished the reports to us. Any credit reports that we receive will be deemed to have been obtained by each Morgan Affiliate for its own benefit.

CERTIFICATES OF DEPOSIT

The section titled “Specific Terms for Certificates of Deposit” in the General Account Terms and Conditions of the Deposit Account Agreement of both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be replaced in its entirety by the following:

The standard minimum deposit amount to open a U.S. dollar-denominated Certificate of Deposit (“CD”) is \$1,000. The maturity date is the last day of your CD’s term. By opening your CD, you have agreed to keep the amount deposited (principal) for the agreed upon stated term. The CD terms set forth herein, in any CD confirmation and interest rate disclosure, including the Annual Percentage Yield (“APY”), shall apply during the entire term of the CD. In the event of a conflict between the CD terms set forth herein and the terms disclosed in any CD confirmation or renewal notice, the terms in the CD confirmation or renewal notice shall prevail. If your CD is automatically renewable, and has a maturity of longer than one month, the Bank may change any provision of these terms for successive renewal periods (the interest rate and the APY may be modified pursuant to the Maturity Conditions section below) with at least 30 days written notice prior to the maturity date of the existing CD or at least 20 days before the end of the 10-day grace period. The Bank may change these terms at any time for a CD with a maturity of one month or less.

Grace Period. The grace period is the 10 days after the maturity date for CDs with a term of 14 days or longer. A grace period of 5 days applies to CDs with a term of 7 to 13 days. On the maturity date or during the grace period, you can change the term of your CD, make additional deposits, or withdraw your CD principal without paying an early withdrawal penalty.

Interest Calculation Method. Interest for CDs may be compounded daily or monthly, and computed on a 360- or 365-day basis, using the daily balance method. This method applies a periodic rate each day to the balance in the CD. Interest begins to accrue on the business day of your deposit up to (but not including) the maturity date. The interest rate and APY applicable to your CD on

the date the CD is opened will be set forth on a separate "rate sheet" or other interest rate disclosure provided to you when your CD is opened. That interest rate disclosure is considered part of these terms. The APY assumes interest will remain on deposit until maturity. On maturities of more than one year, interest will be paid at least annually, and the amount(s) paid will be reported to the IRS each calendar year. A withdrawal will reduce these earnings.

Maturity Conditions. For automatically renewable CDs, your CD will automatically renew for the same time period as the initial term, and thereafter for successive like periods of time, unless we notify you otherwise or you change or close your account. Once your CD renews, any reference to the maturity date means the last day of the new term. For the renewal term, your CD will earn interest at the rate then in effect on the renewal date for like CDs. Withdrawals made during the grace period are not subject to early withdrawal penalties described below. If your CD is closed during the grace period, it will not earn interest on or after the maturity date.

For single maturity CDs, your CD will not automatically renew on the maturity date. No interest is earned or paid on or after the maturity date.

Withdrawing Interest. You may choose to withdraw any paid or credited interest without penalty during your CD's term or at maturity. After the maturity date and grace period, interest will become principal of the renewed CD.

Early Withdrawal Penalties. There is a penalty for withdrawing principal prior to the maturity date. If the term of the CD is less than 24 months, the early withdrawal penalty is 1% of the amount withdrawn, but not more than the total amount of interest earned during the current term of the CD. For terms 24 months or more, the early withdrawal penalty is 2% of the amount withdrawn, but not more than the total amount of interest earned during the current term of the CD. CDs in the amount of \$25,000,000 or greater are subject to a 1% early withdrawal penalty. The amount of your penalty will be deducted from principal. If the withdrawal occurs less than seven (7) days after account opening or a previous withdrawal of principal, the amount of the early withdrawal penalty will be calculated as we described above, but it cannot be less than 7 days' interest. The amount of your penalty will be deducted from principal.

Early withdrawal penalties will be waived under the following circumstances:

- Death of a CD owner or a grantor of a revocable family/living trust;
- Court determination that a CD owner is incompetent;
- Re-titling of a CD to transfer ownership of funds into a living trust without moving funds from the Bank and where no change in term or rate occurs.

We will also waive early withdrawal penalties under the circumstance described below. However, if the withdrawal occurs less than 7 days after the account was opened or previous withdrawal was made, the early withdrawal penalty will apply:

- Disability of a CD owner.

Record Retention. We shall abide by federal and applicable state record retention laws and may dispose of any records that have been retained or preserved for the period set forth in these laws. Any action by or against us based on, or the determination of which would depend on, the contents of records for which a period of retention or preservation is set forth in these laws shall be brought within the time for which the record must be retained or preserved, unless applicable law provides a shorter limitation period. Any action against us on an automatically renewable CD must be brought within the retention period applicable to that CD based on the stated maturity date in the most recent record evidencing the existence and term of the CD.

The sections titled "Certificates of Deposit" and "Record Retention" in the General Account Terms and Conditions of the Deposit Account Agreement of both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be deleted.

The section titled "Change in Account Agreement" in the General Account Terms and Conditions of the Deposit Account Agreement of both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be revised to read as follows:

We may change the terms of this Agreement, including any fees or features of your Account, upon notice sent to you at least 30 calendar days prior to the

effective date of the change; provided, however, for automatically renewable CDs with a maturity of longer than one month, no such change shall be effective prior to the renewal date, and such notice may be provided with 20 days' written notice prior to the end of the 10-day grace period. You agree that such notice may be provided to any joint account owner. By maintaining your Account after the effective date of any change, you agree to be bound by the changes. No notice is required for changes in the interest rate and corresponding changes in the annual percentage yield for variable rate accounts, for changes in terms of a CD with a maturity of one month or less, or for changes in fees for document printing.

STOP PAYMENT RENEWAL DISCONTINUATION

The third paragraph of the section titled "Stop Payments" in the General Account Terms and Conditions of the Deposit Account Agreement of both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be revised to read as follows:

For personal Accounts, an oral or written stop payment order is effective for 180 days, and may not be extended. However, you may place an additional stop payment order at any time, in which case such order shall replace the prior instruction, and shall be effective for 180 days from the day such additional order was placed. We will not send a confirmation of your stop payment order. For business Accounts, an oral or written stop payment may be placed for two lengths of time. You may place a stop payment order to be effective for 180 calendar days, or you may place a stop payment order to be effective for one year and then renewable annually, at your choice, for six additional years. We may send you a written confirmation of your stop payment order. If any of the information on the confirmation is incorrect, you must notify us within the time period stated on the confirmation. If you do not do so, the information will be presumed to be correct. You will receive a 60- to 90-day advance notification of stop payments scheduled for renewal on your business Account statement. You may request at that time to discontinue the renewal of a stop payment via your online channel, by calling the number on your statement, or by contacting your J.P. Morgan representative. For personal and business Accounts, when the effective period of the stop payment order expires, we have no duty or obligation to notify you before we pay the item.

eATM LIMIT CLARIFICATIONS

The provision numbered "(2)" in the section titled "Limitations on Transfers, Amounts, and Frequency of Transactions" in the "Electronic Funds Transfer Services" section of the Deposit Accounts and Services Offered by JPMorgan Chase Bank, N.A. in both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be replaced in its entirety by the following:

We provided you with your daily card limits for ATM withdrawals and Point-of-Sale transactions when we gave you your Card. However, your ATM withdrawal limits may be different depending on which type of ATM you use and when. When you use a Chase ATM that is not a Staffed ATM or an Enhanced ATM, or when you use a non-Chase ATM, you can withdraw up to the daily card withdrawal limit of the card you are using. Withdrawals using other cards will not count toward that card's daily withdrawal limit. The default daily card withdrawal limit is \$2,009.

- When you use an Enhanced ATM, the following limitations apply:
 - For personal accounts: All withdrawals made with any of your ATM, debit or prepaid cards count toward every card's daily withdrawal limit.
 - For business accounts: All withdrawals made with any cardholder's ATM or debit cards for the same business count toward every card's daily withdrawal limit.
- When you use a Staffed ATM, the following limitations apply and are separate from all other limits:
 - For personal accounts: You can withdraw up to \$3,000 each day. This separate limit does not apply to a Privileges card.
 - For business accounts: Each cardholder can withdraw up to \$3,000 each day from all linked accounts of each business. This separate limit does not apply to an Associate card.

J.P. Morgan



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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/17 to 4/30/17

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/17 to 4/30/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,212.16	275,219.29	7.13	82.56	100%
Market Value	\$275,212.16	\$275,219.29	\$7.13	\$82.56	100%
Accruals	7.13	6.90	(0.23)		
Market Value with Accruals	\$275,219.29	\$275,226.19	\$6.90		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,212.16	275,201.38
Income & Distributions	7.13	17.91
Ending Market Value	\$275,219.29	\$275,219.29
Accruals	6.90	6.90
Market Value with Accruals	\$275,226.19	\$275,226.19

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 4/1/17 to 4/30/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	17.91
Taxable Income	\$7.13	\$17.91





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/17 to 4/30/17

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,219.29	275,219.29	275,219.29		82.56 6.90	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/17 to 4/30/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,212.16	--
INFLOWS		
Income	7.13	17.91
Total Inflows	\$7.13	\$17.91
Ending Cash Balance	\$275,219.29	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
4/3	Interest Income	DEPOSIT SWEEP INTEREST FOR 03/01/17 - 03/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,212.16 AS OF 04/01/17			7.13



J.P. Morgan

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For the Period 4/1/17 to 4/30/17

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

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

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





For the Period 4/1/17 to 4/30/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

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

Fund manager disclosure information available upon request

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

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

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

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



For the Period 4/1/17 to 4/30/17

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

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

In Case of Errors or Questions About Your Electronic Transfers.

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

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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





For the Period 4/1/17 to 4/30/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

J.P. Morgan



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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/17 to 5/31/17

Asset Account

J.P. Morgan Team		
Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Portfolio Activity	5

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 5/1/17 to 5/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,219.29	275,226.19	6.90	82.56	100%
Market Value	\$275,219.29	\$275,226.19	\$6.90	\$82.56	100%
Accruals	6.90	7.13	0.23		
Market Value with Accruals	\$275,226.19	\$275,233.32	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,219.29	275,201.38
Income & Distributions	6.90	24.81
Ending Market Value	\$275,226.19	\$275,226.19
Accruals	7.13	7.13
Market Value with Accruals	\$275,233.32	\$275,233.32

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 5/1/17 to 5/31/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	6.90	24.81
Taxable Income	\$6.90	\$24.81





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/17 to 5/31/17

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,226.19	275,226.19	275,226.19		82.56 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
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Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,219.29	--
INFLOWS		
Income	6.90	24.81
Total Inflows	\$6.90	\$24.81
Ending Cash Balance	\$275,226.19	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
5/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 04/01/17 - 04/30/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,219.29 AS OF 05/01/17			6.90



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For the Period 5/1/17 to 5/31/17

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

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For the Period 5/1/17 to 5/31/17

Offshore Deposits

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J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

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Investment Products:	Not FDIC Insured	-No Bank Guarantee	-May Lose Value
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Fund manager disclosure information available upon request

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

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



For the Period 5/1/17 to 5/31/17

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

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

In Case of Errors or Questions About Your Electronic Transfers.

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

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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





For the Period 5/1/17 to 5/31/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/17 to 6/30/17

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team		866-297-0293
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access		www.jpmorganonline.com

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The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/17 to 6/30/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,226.19	275,233.32	7.13	82.56	100%
Market Value	\$275,226.19	\$275,233.32	\$7.13	\$82.56	100%
Accruals	7.13	6.90	(0.23)		
Market Value with Accruals	\$275,233.32	\$275,240.22	\$6.90		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,226.19	275,201.38
Income & Distributions	7.13	31.94
Ending Market Value	\$275,233.32	\$275,233.32
Accruals	6.90	6.90
Market Value with Accruals	\$275,240.22	\$275,240.22

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 6/1/17 to 6/30/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	31.94
Taxable Income	\$7.13	\$31.94





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/17 to 6/30/17

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,233.32	275,233.32	275,233.32		82.56 6.90	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/17 to 6/30/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,226.19	--
INFLOWS		
Income	7.13	31.94
Total Inflows	\$7.13	\$31.94
Ending Cash Balance	\$275,233.32	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
6/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 05/01/17 - 05/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,226.19 AS OF 06/01/17			7.13





For the Period 6/1/17 to 6/30/17

domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment, Self-Directed, and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

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

Fund manager disclosure information available upon request

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

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

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The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

Important information regarding the shortened settlement cycle

Beginning Tuesday, September 5, 2017, the majority of fixed income and equity trades in United States financial markets will settle two business days after the trade date ("T+2"). This is a change from the current three-day settlement cycle ("T+3").

The adoption of the U.S. T+2 settlement cycle is an industry-wide initiative aiming to further enhance the safety and security of the financial system and to create global harmonization for settlement.

This change does not require any action on your part.

What you need to know

- As a result of the shortened settlement cycle:
 - Funds will be required to be available one day earlier to cover purchases and avoid overdrafts.
 - Payment will be received faster following the sale of a security.
- Trades executed on or:
 - Before Friday, September 1, 2017, will be settled following a T+3 settlement cycle.
 - After Tuesday, September 5, 2017, will be settled following a T+2 settlement cycle.
- Products in scope for U.S. T+2 include:
 - Most equities, corporate bonds, municipal bonds and unit investment trusts.
 - Financial instruments comprising the above-mentioned products. Examples include American Depositary Receipts, exchange-traded funds or products, options (exercise and assignments), rights and warrants.
- Securities not impacted by U.S. T+2 are financial instruments that settle at the discretion of the distributor and currently have extended or shortened settlement cycles.
- If your trades are executed with a third party and submitted to J.P. Morgan after the trade date for settlement processing, they will be handled on a best-efforts basis.

For more information

If you have any questions, please do not hesitate to contact your J.P. Morgan representative.

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

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

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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team		866-297-0293
John Hawkins Jr	Client Service Team	800/576-0938
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The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,233.32	275,240.22	6.90	82.57	100%
Market Value	\$275,233.32	\$275,240.22	\$6.90	\$82.57	100%
Accruals	6.90	7.13	0.23		
Market Value with Accruals	\$275,240.22	\$275,247.35	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,233.32	275,201.38
Income & Distributions	6.90	38.84
Ending Market Value	\$275,240.22	\$275,240.22
Accruals	7.13	7.13
Market Value with Accruals	\$275,247.35	\$275,247.35

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 7/1/17 to 7/31/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	6.90	38.84
Taxable Income	\$6.90	\$38.84



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,240.22	275,240.22	275,240.22		82.57 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,233.32	--
INFLOWS		
Income	6.90	38.84
Total Inflows	\$6.90	\$38.84
Ending Cash Balance	\$275,240.22	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
7/3	Interest Income	DEPOSIT SWEEP INTEREST FOR 06/01/17 - 06/30/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,233.32 AS OF 07/01/17			6.90

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For the Period 7/1/17 to 7/31/17

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

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

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

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any





For the Period 7/1/17 to 7/31/17

domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment, Self-Directed, and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

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

Fund manager disclosure information available upon request

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

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

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

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.



For the Period 7/1/17 to 7/31/17

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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





For the Period 7/1/17 to 7/31/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

J.P. Morgan



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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/17 to 8/31/17

Self-Directed Investing Account

J.P. Morgan Team		Table of Contents	Page
Self-Directed Investing Team	866-297-0293	Account Summary	2
John Hawkins Jr	Client Service Team 800/576-0938	Portfolio Activity	5
Brian Lutter	Client Service Team		
Online access	www.jpmorganonline.com		

Important Information about your Self-Directed Investing Account(s)

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The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/17 to 8/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,240.22	275,247.35	7.13	82.57	100%
Market Value	\$275,240.22	\$275,247.35	\$7.13	\$82.57	100%
Accruals	7.13	7.13	0.00		
Market Value with Accruals	\$275,247.35	\$275,254.48	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,240.22	275,201.38
Income & Distributions	7.13	45.97
Ending Market Value	\$275,247.35	\$275,247.35
Accruals	7.13	7.13
Market Value with Accruals	\$275,254.48	\$275,254.48

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 8/1/17 to 8/31/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	45.97
Taxable Income	\$7.13	\$45.97





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/17 to 8/31/17

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,247.35	275,247.35	275,247.35		82.57 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 8/1/17 to 8/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,240.22	--
INFLOWS		
Income	7.13	45.97
Total Inflows	\$7.13	\$45.97
Ending Cash Balance	\$275,247.35	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
8/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 07/01/17 - 07/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,240.22 AS OF 08/01/17			7.13

J.P.Morgan





For the Period 8/1/17 to 8/31/17

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

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

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

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any





For the Period 8/1/17 to 8/31/17

domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment, Self-Directed, and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

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

Fund manager disclosure information available upon request

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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





For the Period 8/1/17 to 8/31/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/17 to 9/30/17

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team	866-297-0293
Client Service Team	844/275-5434
Online access	www.jpmorganonline.com

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Client News

J.P. Morgan Securities LLC Net Capital Requirements

As of June 30, 2017, J.P. Morgan Securities LLC's net capital of \$13.9 billion exceeded the minimum regulatory net capital requirement of \$2.8 billion by \$11.1 billion.

Complete copies of each unaudited Statement of Financial Condition may be viewed, at no cost, by accessing <http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>, or you may call 1.212.552.9024 hard copies.

As of April 1, 2017, the Product Fee charged by JPMorgan Chase Bank, N.A. for the J.P. Morgan separately managed account strategies (JPMorgan Large Cap Core Opportunity Strategy, JPMorgan Equity Focus Strategy and JPMorgan Equity Income Strategy) and single line bonds or equities (not following a focused strategy) has changed from 100 basis points to 20 basis points. All other provisions in the Schedule, including the Advisory Fee, continue to apply.

Important Information about your Self-Directed Investing Account(s)

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The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/17 to 9/30/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,247.35	275,254.48	7.13	82.57	100%
Market Value	\$275,247.35	\$275,254.48	\$7.13	\$82.57	100%
Accruals	7.13	6.90	(0.23)		
Market Value with Accruals	\$275,254.48	\$275,261.38	\$6.90		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,247.35	275,201.38
Income & Distributions	7.13	53.10
Ending Market Value	\$275,254.48	\$275,254.48
Accruals	6.90	6.90
Market Value with Accruals	\$275,261.38	\$275,261.38

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 9/1/17 to 9/30/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	53.10
Taxable Income	\$7.13	\$53.10





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/17 to 9/30/17

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,254.48	275,254.48	275,254.48		82.57 6.90	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 9/1/17 to 9/30/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,247.35	--
INFLOWS		
Income	7.13	53.10
Total Inflows	\$7.13	\$53.10
Ending Cash Balance	\$275,254.48	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
9/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 08/01/17 - 08/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,247.35 AS OF 09/01/17			7.13

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For the Period 9/1/17 to 9/30/17

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

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

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

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For the Period 9/1/17 to 9/30/17

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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





For the Period 9/1/17 to 9/30/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

J.P. Morgan



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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/17 to 10/31/17

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team	866-297-0293
Client Service Team	844/275-5434
Online access	www.jpmorganonline.com

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Client News

If you wish to gift securities this year, please notify your Client Service representative before December 1, 2017, in order to allow time for processing before year-end. We will need to receive from you full delivery instructions for the securities as well as confirmation that the recipient is able to receive the securities you intend to gift. We are unable to transfer gifted securities out of your account(s) prior to receiving delivery instructions from the recipient. If a recipient is unable to receive the securities or is unable to provide full delivery instructions for the securities, you may provide a gift of cash or establish a donor-advised fund.

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/17 to 10/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,254.48	275,261.38	6.90	82.57	100%
Market Value	\$275,254.48	\$275,261.38	\$6.90	\$82.57	100%
Accruals	6.90	7.13	0.23		
Market Value with Accruals	\$275,261.38	\$275,268.51	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,254.48	275,201.38
Income & Distributions	6.90	60.00
Ending Market Value	\$275,261.38	\$275,261.38
Accruals	7.13	7.13
Market Value with Accruals	\$275,268.51	\$275,268.51

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 10/1/17 to 10/31/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	6.90	60.00
Taxable Income	\$6.90	\$60.00

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/17 to 10/31/17

Note: ¹ 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	275,261.38	275,261.38	275,261.38		82.57 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/17 to 10/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,254.48	--
INFLOWS		
Income	6.90	60.00
Total Inflows	\$6.90	\$60.00
Ending Cash Balance	\$275,261.38	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
10/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 09/01/17 - 09/30/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,254.48 AS OF 10/01/17			6.90



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For the Period 10/1/17 to 10/31/17

IMPORTANT INFORMATION ABOUT YOUR STATEMENT

For your convenience this statement combines information about your J.P. Morgan accounts in one package.

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

EAI: Estimated annual income. Actual income could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EAI would be overstated.

EY: Estimated yield. EY reflects only the estimated yield generated by an investment and does not reflect changes in its price, which may fluctuate. Actual yield could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EY would be overstated.

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to FinCEN on Report of Foreign Bank and Financial Accounts (FinCEN Form 114). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

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Disclosures Page 1 of 4





For the Period 10/1/17 to 10/31/17

CERTAIN DEFINED TERMS THAT MAY APPEAR IN YOUR STATEMENT

ASSET HELD OTHER INST: are assets where J.P. Morgan is fiduciary or custodian for assets held at another financial institution at the request of the client, beneficiary or other interested party.

ASSET HELD AT ISSUER: are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds, including, but not limited to, hedge funds, private equity or other alternatives.

CLIENT HELD ASSET: as certain physical assets held under the custody and control of a client, beneficiary or other interested party.

MEMO POSTED ASSET: are assets held at other institutions or locations external to and without affiliation to J.P. Morgan and for which we have no fiduciary or other custodial responsibility. In such cases, unless we otherwise agree, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

EAI: Estimated annual income. Actual income could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EAI would be overstated.

EY: Estimated yield. EY reflects only the estimated yield generated by an investment and does not reflect changes in its price, which may fluctuate. Actual yield could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EY would be overstated.

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

J.P. Morgan offers Private Bank clients brokerage and discretionary investment accounts, as well as additional banking products and services.

Investment products and services in brokerage accounts are offered through J.P. Morgan Securities LLC ("JPMS"). JPMS is not a bank and is a separate legal entity from its bank and trust company affiliates. Discretionary investment products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking and trust company affiliates. Deposits and other banking products and services are provided through JPMCB.

Investment products in brokerage accounts (other than domestic mutual funds) clear through JPMS; investment products in discretionary accounts clear through JPMCB. Domestic Mutual Funds are cleared through JPMCB, JPMS or a third party service provider acting as agent for JPMS.

In general, U.S. assets in investment accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Non-U.S. assets are held in global depositories such as Euroclear.

Investment Products are:

- Not Insured by FDIC.
- Not a deposit or other obligation of JPMCB or any of its affiliates.
- Subject to investment risks, including possible loss of the principal amount invested.

Fund manager disclosure information available upon request

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

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



For the Period 10/1/17 to 10/31/17

What to Do If You Think Your Statement Contains an Error

Please review your statements and promptly report any inaccuracy or discrepancy in writing to the following address:

J.P. Morgan
500 Stanton Christiana Road
1/OPS3
Newark, DE 19713-2107

Any oral communication should be re-confirmed in writing to further protect your rights, including any rights that you may have under the Securities Investor Protection Act ("SIPA").

In case of errors or questions about electronic fund transfers

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your communication, please:

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

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

In case of errors or questions about non-electronic transfers

If you believe that your statement is incorrect or if you need information about any non-electronic transaction shown on this statement, please contact us at the above address immediately. If any such error appears, you must notify us in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

JPMS, a member of the Securities Investor Protection Corp ("SIPC"), provides account protection for the net equity of a customer's funds and securities positions. SIPC provides \$500,000 of primary net equity protection, including \$250,000 for claims for cash ("SIPC Coverage"). You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

Account protection applies when a SIPC member firm fails financially and is unable to meet its obligations to its securities customers, but does not apply to losses from the rise or fall in the market value of investments or to SIPC ineligible assets such as futures, options on futures, foreign exchange transactions, or any investment contracts that are not registered as securities or deposit account balances. For more information about SIPC Coverage, including the SIPC Brochure, visit www.sipc.org (follow the link to How SIPC Protects Investors) or by calling SIPC at (202) 371-8300.

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.



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For the Period 10/1/17 to 10/31/17

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IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your J.P. Morgan team. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

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If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

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
11270	Brian M. O'Connell, Esq.									
55100	Bernstein Estate Account-Hold									
trf fr 11270-52860 to 11270-55100					08/01/2016	0	\$0.00	\$0.00	\$9,888.49	\$9,888.49
United Storage Solutions, Inc.CJT					09/07/2016	41932	\$0.00	(\$840.00)	\$0.00	\$9,048.49
United Storage Solutions, Inc.CJT					09/27/2016	41986	\$0.00	(\$840.00)	\$0.00	\$8,208.49
Mrachek Fitzgerald et al ck #9828					10/13/2016	0	\$12,457.00	\$0.00	\$0.00	\$20,665.49
United Storage Solutions, Inc.CJT					10/26/2016	42041	\$0.00	(\$840.00)	\$0.00	\$19,825.49
United Storage Solutions, Inc.CJT					11/22/2016	42185	\$0.00	(\$840.00)	\$0.00	\$18,985.49
White Lion Moving & StorageCJT					12/29/2016	42336	\$0.00	(\$840.00)	\$0.00	\$18,145.49
WLSS, Inc.CJT					01/27/2017	42397	\$0.00	(\$840.00)	\$0.00	\$17,305.49
United Storage Solutions, Inc.CAA					02/15/2017	42481	\$0.00	(\$840.00)	\$0.00	\$16,465.49
WLSS, Inc.CAA					04/20/2017	42660	\$0.00	(\$840.00)	\$0.00	\$15,625.49
WLSS, Inc.CAA					05/18/2017	42739	\$0.00	(\$840.00)	\$0.00	\$14,785.49
WLSS, Inc.CAA					06/23/2017	42818	\$0.00	(\$840.00)	\$0.00	\$13,945.49
WLSS, Inc.CA					07/18/2017	42862	\$0.00	(\$840.00)	\$0.00	\$13,105.49
WLSS, Inc.CAA					08/16/2017	42924	\$0.00	(\$840.00)	\$0.00	\$12,265.49
Trudy DodsonCAA					10/17/2017	43111	\$0.00	(\$45.00)	\$0.00	\$12,220.49
WLSS, Inc.PKS					10/17/2017	43116	\$0.00	(\$840.00)	\$0.00	\$11,380.49
Trudy DodsonCAA					10/17/2017	0	\$0.00	(\$45.00)	\$0.00	\$11,335.49
Trudy DodsonCAA					10/17/2017	0	\$0.00	\$45.00	\$0.00	\$11,380.49
WLSS, Inc.PKS					10/19/2017	43153	\$0.00	(\$840.00)	\$0.00	\$10,540.49
Pleasanton & Marsaa Court ReportingCAA					10/23/2017	43158	\$0.00	(\$95.00)	\$0.00	\$10,445.49
Pleasanton & Marsaa Court ReportingCAA					10/26/2017	43168	\$0.00	(\$95.00)	\$0.00	\$10,350.49

Trust Ledger History

Client Code Matter Reporting Name Memo/Payor	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, Executor 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
Matter Totals						\$727,784.69	(\$723,188.44)	9,888.49	\$14,484.74
Report Totals						\$727,784.69	(\$723,188.44)	\$9,888.49	\$14,484.74

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
11270	Brian M. O'Connell, Esq.									
52860	Bernstein, Simon L. Estate									
	Wire fr Est Simon Bernstein 11270-52860				10/30/2014	0	\$25,000.00	\$0.00	\$0.00	\$25,000.00
	Wire fr JPMC Est S. Bernstein 11270-52860				10/30/2014	0	\$18,334.01	\$0.00	\$0.00	\$43,334.01
	Est Simon Bernstein ck #112729				10/30/2014	0	\$11,735.84	\$0.00	\$0.00	\$55,069.85
	Matwiczuk & Brown, LLPbidy				10/30/2014	38771	\$0.00	(\$38,569.83)	\$0.00	\$16,500.02
	Ciklin Lubitz Martens & O'Connellbidy				11/12/2014	38816	\$0.00	(\$16,500.02)	\$0.00	\$0.00
	Wire Citi Trust 11270-52860				11/21/2014	0	\$30,000.00	\$0.00	\$0.00	\$30,000.00
	Ciklin Lubitz Martens & O'Connellbidy				11/21/2014	38860	\$0.00	(\$13,278.00)	\$0.00	\$16,722.00
	Ciklin Lubitz Martens & O'Connellbidy				01/02/2015	39026	\$0.00	(\$12,415.20)	\$0.00	\$4,306.80
	Wire Citi Tr 11270-52860				04/30/2015	0	\$46,685.05	\$0.00	\$0.00	\$50,991.85
	Mrachek, Fitzgerald, Rose et al ck #9104				06/04/2015	0	\$3,843.75	\$0.00	\$0.00	\$54,835.60
	White Lion Moving Systems of South Florida, Inc.CJT				06/08/2015	40641	\$0.00	(\$11,886.60)	\$0.00	\$42,949.00
	Hall & Hall Appraisals, Inc.CJT				06/18/2015	40672	\$0.00	(\$3,843.75)	\$0.00	\$39,105.25
	White Lion Moving Systems of South Florida, Inc.cjt				07/30/2015	40787	\$0.00	(\$840.00)	\$0.00	\$38,265.25
	White Lion Moving Systems of South Florida, Inc.cjt				08/04/2015	40794	\$0.00	(\$840.00)	\$0.00	\$37,425.25
	White Lion Moving Systems of South Florida, Inc.11270-52860				12/18/2015	41161	\$0.00	(\$2,520.00)	\$0.00	\$34,905.25
	Wire fr Est Simon Bernstein 11270-52860				12/28/2015	0	\$7,665.72	\$0.00	\$0.00	\$42,570.97
	Wire fr Est Simon Bernstein 11270-52860				12/30/2015	0	\$1,791.79	\$0.00	\$0.00	\$44,362.76
	Closing Agent ck #9109				01/28/2016	0	\$1,325.00	\$0.00	\$0.00	\$45,687.76
	White Lion Moving & Storagecjt				01/29/2016	41262	\$0.00	(\$1,680.00)	\$0.00	\$44,007.76
	Provident Jeweircjt				03/03/2016	41355	\$0.00	(\$1,562.50)	\$0.00	\$42,445.26

Trust Ledger History

Client Code Matter Reporting Name Memo/Payor	Office Code	Bank Code	Billing Tkpr	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
Matter Totals						\$364,844.10	(\$316,136.70)	-9,888.49	\$38,818.91
Report Totals						\$364,844.10	(\$316,136.70)	(\$9,888.49)	\$38,818.91

Hall & Hall Appraisals, Inc.

2801 South Federal Highway, #22388, Ft. Lauderdale, Fl 33335

Phone:(954)600-8585

www.hallandhallappraisals.com

Richard Wm. Hall (1919-2001)
Annette Hall (1921-2000)
Gilbert Kerry Hall

Professional Certification
Board of Real Estate Appraisal
Association of Online Appraisers



April 21, 2015

Joielle A. Foglietta, Esq.
Ciklin Lubitz & O'Connell
515 N. Flagler Drive, 20th Floor
West Palm Beach, Fl 33401

Re: Estate of Simon L. Bernstein, Deceased
7020 Lions Head Lane, Boca Raton, Fl 33496
DOD: 09/13/2012

Dear Ms. Foglietta:

As you requested, this appraisal of the personal property belonging to the estate of Simon L. Bernstein , deceased, has been prepared for estate settlement purposes.

This transmittal letter contains the assignment-specific elements of information that are required to be included in this report by the *Uniform Standards of Professional Practice* (USPAP) as promulgated by The Appraisal Foundation of Washington, DC. This report also satisfies the IRS requirements for what constitutes a "qualified appraisal."

The required item-specific information including the identity and value-relevant characteristics of the subject property along with my opinions of value and any required disclosure of the market data on which my opinions of value were based are contained in the Valuation Section of this report along with thumbnail images of the subject property.

Executive Summary

On March 27th and 30th I conducted an appraisal inspection in the presence of Cynthia J. Thomas of personal property belonging to the estate of Simon L. Bernstein located at 7020 Lions Head Lane, Boca Raton, Fl 33496 . The inspection was conducted in order to identify the subject property and its value-relevant characteristics so that I could properly develop an opinion of its fair market value for estate settlement purposes. In summary, the fair market value of the subject property as of the date of death was **\$43,623.00**.

Intended Use of the Appraisal

The intended use of this appraisal assignment report is to determine the Fair Market Values of the listed items for the express function of determining Federal estate tax liability. Any other use renders this appraisal null and void.

Report Option Used

This appraisal report has been prepared making use of USPAP's Self-Contained appraisal report option.

Identity of Client and Other Intended Users

This report is intended for use only by you, my client, your agent and by the Federal entities involved in the estate settlement process.

With the exception of you and the appraiser-identified intended users listed herein, this appraisal report is not intended to be used by or influence any particular person(s) or class(es) of persons which might take some action in reliance upon it. Unless otherwise stated, I am not aware that you or your agent intend to transmit any information contained in this report to any other person(s) or group(s) other than to the appraiser-identified intended users listed herein. My liability is limited to you and to the identified intended users of this report to the exclusion of all others. Parties other than those specifically listed as authorized intended users of this report who take some action in reliance upon this report do so at their own risk.

Ownership Interest Being Appraised

The appraised values are based upon 100% of the estate's interest in the property undiminished by any liens, fractional interests or any other form of encumbrance. I understand that the estate is the sole owner of the property listed in this report; however, mere possession of this appraisal report is not an indication or certificate of title or ownership. Ownership and ownership interest have been represented to me by you, my client, and no inquiry or investigation has been made nor is any opinion to be given as to the accuracy of such representation.

Type and Definition of Value Used

In this appraisal assignment I developed an opinion of Fair Market Value.

Fair Market Value is defined in Estate Tax Regulation §20.2031-1(b) which states "The fair market value is the price at which the property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or to sell and both having reasonable knowledge of relevant facts. The fair market value of a particular item of property includible in the decedent's gross estate is not to be determined by a forced sale price. Nor is the fair market value of an item of property to be determined by the sale price of the item in a market other than that in which such item is most commonly sold to the public, taking into account the location of the item wherever appropriate."

Relevant Dates

Relevant dates associated with this assignment include the following:

- **Date of Inspection:** The subject property was inspected on **March 27th and 30th 2015**.
- **Effective Date of Appraisal:** Value opinions are effective as of the death which you stated was **September 13, 2012**.
- **Date of Report:** This report was prepared and signed this date, **April 21, 2015**

Most Appropriate Market to Research

This assignment requires the use of fair market value, the definition of which mandates the use of the market in which comparable items are most commonly sold at retail to the public, i.e., to the end user. In my opinion, for this assignment the most appropriate markets in which to conduct market data research are [for example: yard sales, flea markets, local estate

auctions, and Internet website specializing in the sale of used household goods. or: local, national and international auction houses.] Because quality, condition, and desirability affect the appropriate market where items would most commonly be purchased by the public, I may have considered different markets for different items of personal property depending on the above factors.

Scope of Work

Scope of work is defined by USPAP as the work actually performed in order to develop credible assignment results. The scope of work employed in this assignment, including the report content and the detail of that content, was dependent upon the needs of the client, the intended use of the report, the definition of value that I used, the effective date of the report, and the subject property's value relevant characteristics.

The scope of work for this assignment included:

- A personal inspection of the subject property was conducted in order to properly determine its identity and value-relevant property characteristics.
- While on site, I documented the relevant information in writing and took detailed high resolution digital images of the property.
- Identification research was later conducted, if necessary, making use of relevant books authored by subject property experts, or relevant periodicals and Internet websites.]
- Value research for past sales of comparable properties was conducted making use as necessary of relevant resource books, value guides, national auction houses, and specialized Internet websites, as well as personal observations made at secondary market retail establishments, local auction and estate sales.]
- For appraised items found to be common, depreciable property of minimal value for which extensive research is neither necessary, cost-effective, nor required by the client, limited research was conducted. Rather, my personal experience, knowledge and past personal undocumented observations were used as a basis for my value opinions.
- Low-value, depreciable items such as everyday pots and pans or common hand tools may have been grouped together and minimally described or researched.
- In general, the condition of the items examined was good. Any alterations from original condition or damage beyond that usual and common for items of similar age are so noted in the appraisal report. I did not test any mechanical, electrical or electronic item of property. I made the extraordinary assumption that all such devices were in good working order.
- I analyzed the market data, making adjustments as necessary for differences in value characteristics between the comparable and subject property, and arrived at my final opinion of value.
- No one provided me with significant assistance (either appraisal or otherwise) in the development of my opinions, analyses or conclusions.
- Where this appraisal is based not only on the items, but also on factual data or documentation supplied therewith, this appraisal report shall so state by making reference thereto and, where appropriate, attaching copies thereto.

Approach to Value

In this assignment, the sales comparison approach to value was employed to determine fair market value. In the sales comparison approach, the most appropriate market is researched to locate comparable items which have sold in the past on which an opinion of value can be based. Adjustments in value are made to reflect differences (if any) in value relevant characteristics between the comparable properties and the subject properties.

Neither the cost approach to value nor the income approach to value was employed:

- In the cost approach to value, the basis for value is formed by the cost to reproduce or purchase a new suitable replacement property (adjusted downwards to reflect all forms of depreciation in the subject property, if any). Since the use of the cost approach would result in “depreciated cost new” and not in “fair market value,” the cost approach to value was not applicable to this assignment, so it was not considered.
- In the income approach, anticipated future income of investment property (i.e., income-generating property) is capitalized in order to calculate its present worth. Since the subject property is not investment property, the income approach to value was not applicable to this assignment, so it was not considered.

Assignment Conditions Encountered

- **Limiting Conditions:** There was a time restriction put on me not enabling me to take as detailed photographs of some items that had been in boxes as I normally do. I also used descriptions that had been used by a previous appraiser on an earlier document in order to meet the time restrictions. Where I felt the description needed to be amended I did so.
- **Extraordinary Assumptions:** none
- **Hypothetical Conditions:** none
- **Jurisdictional Exceptions:** none
- **Other:** I was provided with an appraisal that had been done by two other appraisers in the area in 2013. As stated above I used those descriptions as often as possible. All valuations were my own. Many of my valuations were the same as the previous appraisers, simply because many items in the home were nice items, though just “furniture and decorative pieces”.

Listings/Offers/Past Sales

There are no known current agreements of sale, validated offers or third-offers to sell, options, or listings of the subject property as of the effective date of the appraisal. There are no known prior sales of the subject property that have occurred within a reasonable time preceding the effective date of this appraisal.

Disclosure of Interest/Past Services Rendered

I have no current or prospective interest in the subject properties or parties involved. Neither have I performed any services (appraisal or otherwise) related to the subject property within the preceding three years.

Disclaimers and Terms and Conditions

Unless otherwise noted in the Valuation Section of this report, this appraisal is based only on the readily apparent identity of the items appraised. In my opinion, no further opinion or guarantee of authenticity, genuineness, attribution or authorship is necessary.

With the exception of you, my client, possession of this report or its copy does not carry with it the right of publication, nor may this report be used for any purpose by anyone other than you or your agent without my previous written consent. If this report is reproduced, copied or otherwise used by those authorized, the report must be used in its entirety which includes this transmittal letter and all enclosures and attachments. Furthermore, no changes can be made to this report by anyone other than myself. I am not responsible for any unauthorized changes to this report, and any such unauthorized changes immediately render this report null and void.

USPAP Certification

With the below signature I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- I have made a personal inspection of the property that is the subject of this report.
- No one provided significant personal property appraisal assistance to the person signing this certification.

Statement of Confidentiality

I regard all information concerning this appraisal assignment as confidential. I retain a copy of this document along with my original notes in the assignment workfile, and I will not allow others to have access to these records without your written permission unless so ordered by a court of law.

Declaration

My background, education, experience and membership in professional associations qualify me to make appraisals of the type of property that is the subject of this appraisal. A complete list of my qualifications can be found in my Professional Profile which is attached in the addenda to this report.

Electronic Transmission of Report

This appraisal report has been transmitted to you electronically and includes my signatures in electronic form. I affirm that I maintain sole personal control over the use of the electronic signature appended hereto. Electronically affixing my signature to this report carries the same level of authenticity and responsibility for this report's content, analyses and conclusions as would appending an original ink signature on a paper copy of this report.

Sincerely,



Gilbert K Hall
Enclosures:

1. Valuation Section with images
2. Appraisers Professional Profile



PROVIDENT JEWELRY

FAIR MARKET VALUE APPRAISAL

January 15, 2016

Fair Market Value Appraisal of Mr. Simon Bernstein's Jewelry as requested by the Estate.

ATTORNEY:

C/o Zachary Rothman,
Ciklin Lubitz & O'Connell
515 N. Flagler Dr.
20th Floor
West Palm Beach, FL 33401
Office: 561.820.0324
Fax: 561.833.4209

Dear Mr. Rothman,

At your request I examined the jewelry you submitted for valuation and have provided an opinion of the Fair Market Value.

This report is valid only in its entirety and the final figure excludes any applicable taxes. You may wish to take this into consideration when using the report. The value conclusions are subject to limiting conditions that are set forth in the body of the report. To the best of my knowledge and experience, I estimate the FIFTEEN (15) pieces presented on appraisals numbered 1-13 have a total Fair Market Value of \$ 80,175.00

Photographs are included with the original report for your reference. This report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

If I can be of any further assistance, please call.

Sincerely,

Stephanie L. Hardy G.J.G., (GIA)
Graduate Jeweler Gemologist, Jewelry Designer and Appraiser

West Palm Beach
331 Clematis Street
West Palm Beach, FL 33401
561.833.7755

Naples I
541 5th Avenue South
Naples, FL 34102
239.649.7737

Naples II
766 5th Avenue South
Naples, FL 34102
239.649.7200

Fort Myers
15245 South Tamiami Tr
Fort Myers, FL 33908
239.274.7777

Jupiter
828 W Indiantown Rd
Jupiter, FL 33458
561.747.4449

Boca Raton
8221 Glades Rd. #1-F
Boca Raton, FL 33434
561.486.7737

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- Resume
- Item Descriptions
- Gemsoft Appraisals as recorded in the Provident Point of Sale System

This report is valid only in its entirety and for its stated purpose and intended use and was prepared in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

Statements and Limiting Conditions

Purpose

The purpose of this report is to describe and document the quality of the jewelry listed and to estimate the **Fair Market Value**.

Intended Use

The intended use of this report is for providing an estate appraisal listing the Fair Market Value for use in the resolution of **The Estate of Simon Bernstein**.

Valuation Date: January 15, 2016

Definition of Fair Market Value

The fair market value is the price at which the property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of relevant facts. The fair market value of a particular item of property is not to be determined by a forced sale price. Nor is the fair market value of an item of property to be determined by the sale price of the item in a market other than that in which such item is most commonly sold to the public, taking into account location of the item wherever appropriate. Taken from Treasury Regulation 20.2031-1 (b)

Approach to Value

There are three traditional approaches to value that are as follows:

Income approach: Applies to income producing properties and is used only if an income situation or rental property can be identified.

Market Data approach: Compares the qualities of the subject item to an article with similar or identical qualities, and researches and records current verifiable sales of such merchandise.

Cost approach: Establishes the total value of an item by considering the value of its component parts (precious metal content, gemstone weights and qualities, labor, and any other fees) together with the appropriate retail markup according to the norms of the jewelers in the locale, supply and demand, and the current state of the marketplace.

Fair Market Value is estimated using the market data approach. Neither the income approach nor the cost approach applies in establishing Fair Market Value. However, the cost approach to value was used to check on the market values found.

Market

To value an item a market (and market level) must be recognized. The most appropriate market for jewelry can vary depending upon the article's age, condition, quality, intrinsic content, aesthetic appeal, provenance, current fashion trends, artistic interpretation, and period of manufacture among others.

The type of retail outlet that most commonly carries the items being appraised is considered to be the most appropriate market. However, the auction market was also considered as another appropriate market in establishing Fair Market Value for this type of jewelry.

Limiting Conditions

The jewelry described within has been analyzed and graded in accordance with prescribed grading standards using "state of the art" methods and precision laboratory equipment.

Jewelry constructed solely of, or in combination with, precious metals (i.e. platinum, palladium, yellow or white gold and/or silver) is tested, analyzed and described for its type and content of such metal. Unless otherwise stated, all gemstone weights, grades and measurements are approximate and stones have not been removed from their mountings.

Diamonds are graded with the prescribed grading nomenclature of the Gemological Institute of America (GIA).

Colored stones are color graded with the use of the GIA Gem Set color grading system. Unless otherwise stated, all colored stones listed on this appraisal report have probably been subjected to various treatments to improve their appearance. Treatments are considered usual and customary practices when properly disclosed and when done without intent to defraud the consumer. The treatments are mostly stable and do not require special care. When a treatment is detected and considered unusual it will be so noted by this appraiser. Some treatments are reversible and re-treatable. It may be beyond the scope of an appraisal to determine exact treatment methods or the amount of treatment present. Some treatments require sophisticated equipment not found in a standard gemological laboratory. Prevailing market values are based on these universally practiced and accepted processes by the gems and jewelry trade.

Stones which are not described in detail have no significant value.

Sources are assumed to be reliable and the appraiser does not assume responsibility for their information.

The appraiser assumes the ownership of the subject property is true as stated by the client.

The fees paid for this appraisal do not include the services of the appraiser for any other matter. In particular, fees paid to date do not include any of the appraiser's time or services in connection with any statement, testimony or other matters before an insurance company, its agents, employees or any court or other body in connection with the property herein described.

If the appraiser is required to testify or to make any statements to a third party concerning the described property and/or appraisal, the applicant shall pay the appraiser for all of such time and services so rendered.

This document is limited to its stated intended use and is invalid if all items listed in the Table of Contents are not present.

Unless expressly stated, the items appraised are in good condition. Any serious deficiencies and repairs are noted. Ordinary wear and tear is not noted.

The information in this report is confidential.

This appraisal process does not discover liens, encumbrances, or fractional interests but, if known, they are noted.

The limited owner of this appraisal is the party for whom the work was performed.

Possession of this report does not provide title to the items appraised.

Possession of this report, any portion of this report, or any copy thereof, does not include the right of publication without the appraiser's written consent.

Each item described in this report has been photographed and file copies of the photograph(s) as well as a copy of the report are maintained in the appraiser's files for at least five years after the report date.

Third parties may rely on the information in this report for the defined purpose and intended use only. Third parties requiring further information than what is in the report must obtain the written permission of the owner of the appraisal before the appraiser will discuss the report.

No changes may be made to this report by anyone other than the appraiser. The appraiser cannot be responsible for unauthorized alterations.

The professional relationship between the appraiser and the client ends with the delivery of this report or at the conclusion of the settlement.

Subscriptions and Sources Retained for Value Consulting
Rapaport, Martin - Rapaport Diamond Report, New York, NY
KitCo.com
Ebay.com
JomaShop.com
Tradesy.com
DirectAuction.HiBid.com
The Diamond and Gemstone Book, Stuller v. 66

Metal Market	01/15/2016
Gold	\$ 1,089.80
Silver	\$ 14.01
Platinum	\$ 833.00

List of Laboratory Instruments

Binocular microscope
Loupe
Electronic scale
Touchstone and acids
Fiber optic light
Spectroscope
Polariscope
GIA Gem Set color grading system

Leveridge gauge
Thermal conductivity diamond tester
Ultraviolet light unit
Electronic metals tester
Dichroscope
Refractometer
Meleemeter

STEPHANIE L. HARDY G.J.G., GIA

PROVIDENT JEWELRY

331 CLEMATIS ST.

WEST PALM BEACH, FL 33401

W: 561-833-7755

C: 561-215-7321

FAX: 561-833-8763

EMAIL: STEPHANIE_PROVIDENT@HOTMAIL.COM

PROFESSIONAL: RESPONSIBILITIES INCLUDE, BUT HAVE NOT BEEN LIMITED TO:

PROVIDENT JEWELRY

WEST PALM BEACH, FL

GEMOLOGIST, APPRAISER AND DESIGNER

Retail and Wholesale Sales, Appraisals, Purchasing, Inventory Control, Stone Identification and Grading, Custom Jewelry Design, Jewelry Display and Merchandising, Photography of Fine Jewelry, Exhibit and Sell at Trade Shows.

LITTLE SWITZERLAND

BOCA RATON, FL,
SUNRISE, FL
& KETCHIKAN, AK

SALES TRAINER, SPECIAL PROJECTS AND SENIOR MANAGER

Train Sales Staff on Location, Compose Sales Training Manual, and Establish Sales Training Program, Compile a Manual of Product Overviews, Customer Service
Open and Close a Seasonal Store in Alaska, Bring a Retail Store to Maximum Efficiency in Florida, Maintain Budget and Reach Sales Goals. Train and Educate Sales Staff, Close Sales of Luxury Goods and Fine Jewelry, Appraisals, Customer Service, Scheduling, Inventory Control, Merchandising, Establish Online Store and Marketing Strategy.

DIAMONDS INTERNATIONAL & TANZANITE INTERNATIONAL

SENIOR MANAGER

JUNEAU, AK
& ST. THOMAS USVI

Oversee Operations of High Volume Luxury Jewelry Stores in Vacation Destinations, Fine Jewelry Sales, Appraisals, Conduct Training Seminars, Maintain Control of Inventory, Hire Sales Staff

EXCALIBUR BY KURT ROTHNER

LOS ANGELES, CA

GEMOLOGIST

Identify and Grade Stones, Appraise, Buy and Sell Estate and Period Jewelry and Vintage Watches, Customer Service to Celebrity Clientele, Exhibit, Buy and Sell at Trade Shows, Inventory Control, Establish Website and List Items

EDUCATION:

GEMOLOGICAL INSTITUTE OF AMERICA 1995
GRADUATE JEWELER, GRADUATE GEMOLOGIST, JEWELRY DESIGN

INDIANA UNIVERSITY OF PENNSYLVANIA 1994
B.S. GEOLOGY, BUSINESS MANAGEMENT MINOR

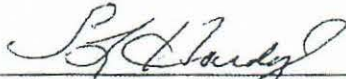
ASSOCIATIONS:

Gemological Institute of America Alumni Association, Cambridge Who's Who, MJSA, Women's Jewelry Association, Association for the Study of Jewelry and the Related Arts, American Society of Jewelry Historians, Appraisers International Society, USPAP 15 Hour Course

Certification

I hereby certify that, to the best of my knowledge and belief:

- ◆ The statements of fact contained in this report are true and correct.
- ◆ The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my unbiased professional analysis, opinions, and conclusions.
- ◆ I have no present or prospective interest in the property that is the subject of this report and I have no personal interest or bias with respect to the parties involved.
- ◆ My compensation is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of my client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.
- ◆ I have made a personal inspection of the property that is the subject of this report.
- ◆ No one provided significant professional assistance to the person signing this report.
- ◆ My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.



Stephanie L. Hardy, G.J.C. (GIA)

Graduate Jeweler Gemologist, Jewelry Designer and Appraiser
Provident Jewelry
01/15/2016

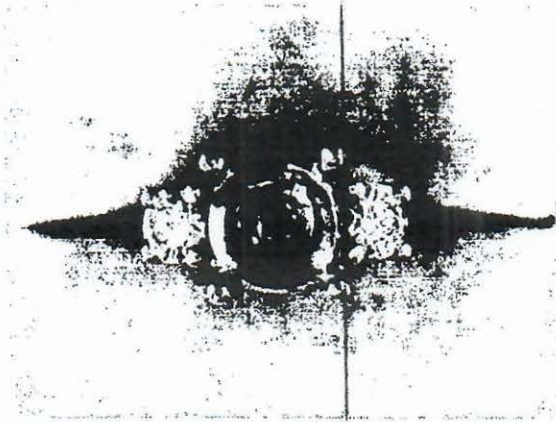
Prepared For: The Estate of Simon Bernstein

Date: 01/15/2016

1. One Semi-Mount Diamond Ring set in platinum. The ring is engraved "David S..."* The ring features two (2) prong-set round brilliant cut diamonds which average I-J color, VS2-SI1 clarity and are approximately 0.97 carats total weight. The ring weighs 6.1 DWT (9.5 grams.)

FMV = \$ 1,800.00

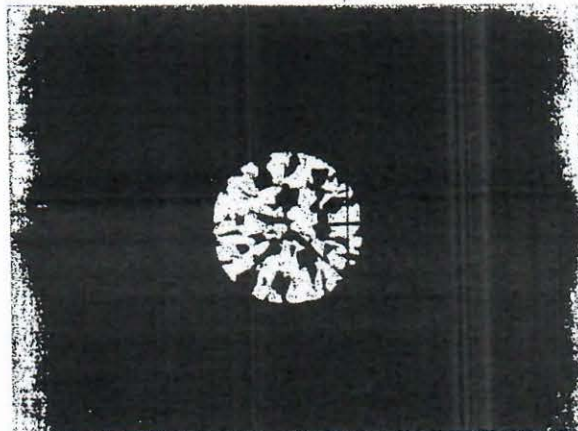
*The hand engraved signature of the jeweler who made the ring is not legible.



2. One Loose Round Brilliant Cut Diamond which weighs 4.77 carats. The diamond measures approximately 10.58-10.72 x 6.60mm and is approximately K-L color, SI1-SI2 clarity.

FMV = \$ 30,750.00*

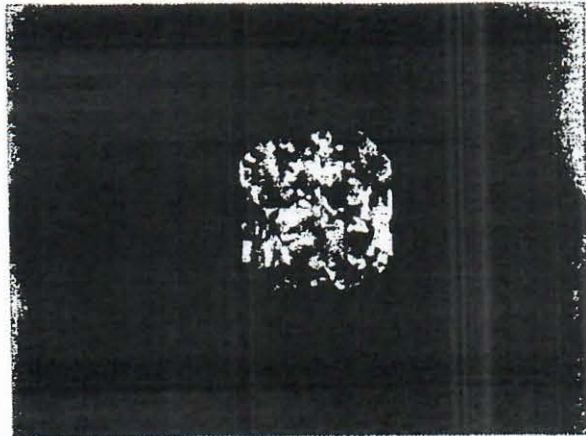
* The diamond is significantly abraded on the pavilion and will have to be re-cut. The process of re-cutting will decrease the weight of the diamond. The Fair Market Value reflects the loss of weight and the cost of re-cutting.



3. One Semi-Mount Diamond Ring set in platinum. The ring features two (2) prong-set triangular brilliant cut diamonds which average I-J color, VS1-SI1 clarity and are approximately 1.59 carats total weight. The ring weighs 5.0 DWT (7.8 grams.)
FMV = \$ 3,700.00

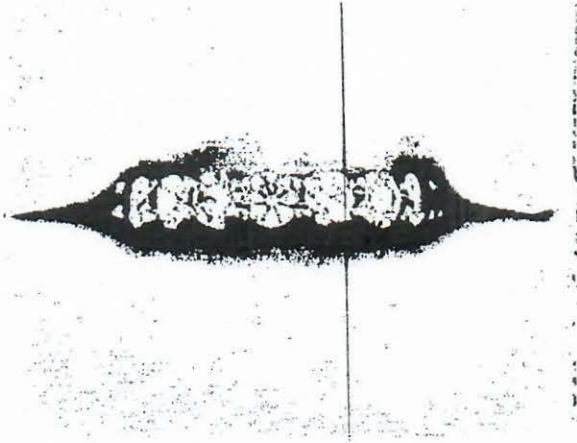


4. One Loose Radiant Cut Diamond which weighs 7.17 carats. The diamond measures approximately 11.19 x 10.49 x 6.86mm and is approximately K-L color, SI2-I1 clarity.
FMV = \$ 33,350.00



5. One "Shared Prong" Diamond Eternity Ring set in platinum. The ring features eighteen (18) prong-set round brilliant cut diamonds which average I-J color, SI1-SI2* clarity and calculate to approximately 3.96 carats total weight. The ring weighs 4.9 DWT (7.6 grams.)
FMV = \$ 1,500.00

*Fifteen (15) of the diamonds are chipped. The Fair Market Value reflects the loss of weight and the cost of re-cutting and / or replacing the damaged diamonds.



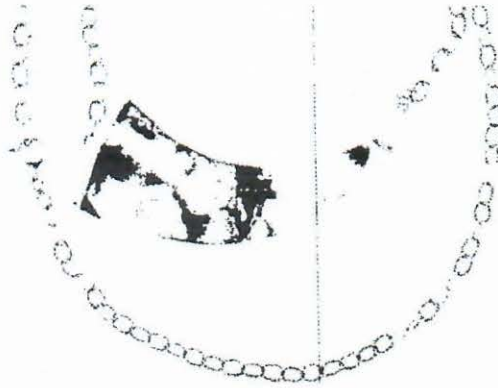
6. One Open Cuban Link Bracelet. The bracelet links are 18 karat yellow gold with a 14 karat yellow gold lobster-claw clasp. The bracelet is approximately 7.5 inches (11.7cm) long. The bracelet weighs 8.0 DWT (12.4 grams.)
FMV = \$ 300.00



7. One Moss Agate Talon Necklace set in 14 karat yellow gold. The necklace features a polished piece of moss agate which is approximately 2 inches (5 cm) long. The agate is supported* by a textured open link chain which is approximately 24 inches (60 cm). The necklace weighs 14.0 DWT (21.8 grams.)

FMV = \$ 225.00

*The tip of the "talon" needs to be re-attached.

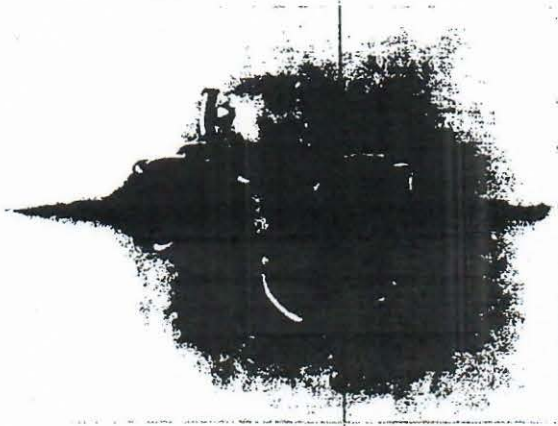


8. One "Infinity and Twisted Rope" Link Necklace. The links of the necklace are 18 karat yellow gold and the clasp is a 14 karat yellow gold lobster claw. The necklace is approximately 15.5 inches (38.75cm) long. The necklace weighs 30.85 DWT (47.9 grams.)

FMV = \$ 1,125.00



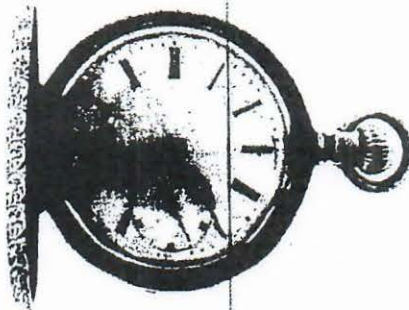
9. One "Flower" Ring set in 14 karat yellow gold. The ring features six (6) prong-set pear-shaped cabochons of jade. The jade stones average 8mm x 6mm and are white, black, orange, gold and green. The ring weighs 4.1 DWT (6.4 grams.)
FMV = \$ 120.00



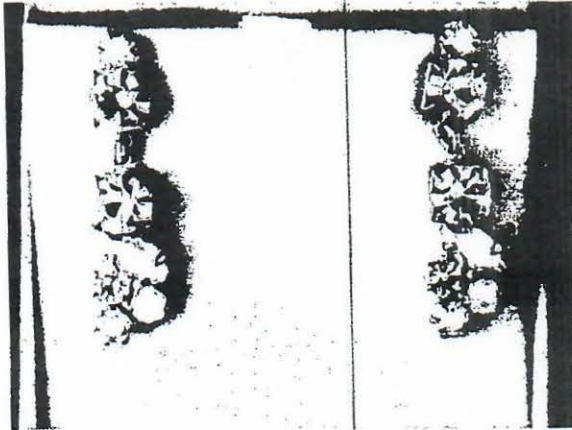
10. One Hunter Case Pocket Watch. The case of the watch tests as 14 karat* and the bow of the watch is not gold. The watch is engraved "*With all My Love, Shirley 7-25-74*" inside the front cover. It is also engraved "*No 410 STEMWINDER Breguet Hairspring Compons, and cut Balance Paul Rochat LOCLE*" on the cuvee. The watch features a manual wind movement and a white face with roman numerals. The face and crystal are damaged. The watch weighs 37.4 DWT (58.2 grams.)

FMV = \$ 300.00

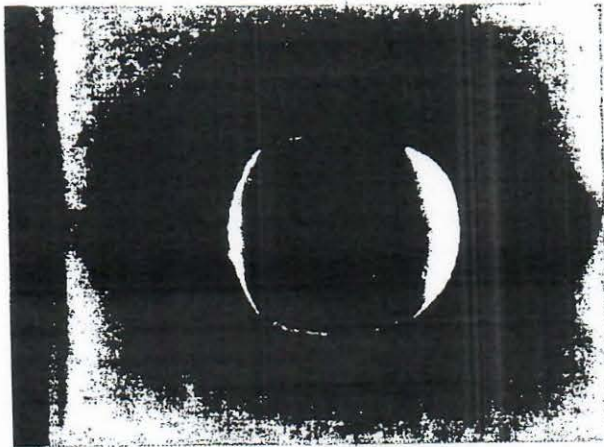
*Gold filled case.



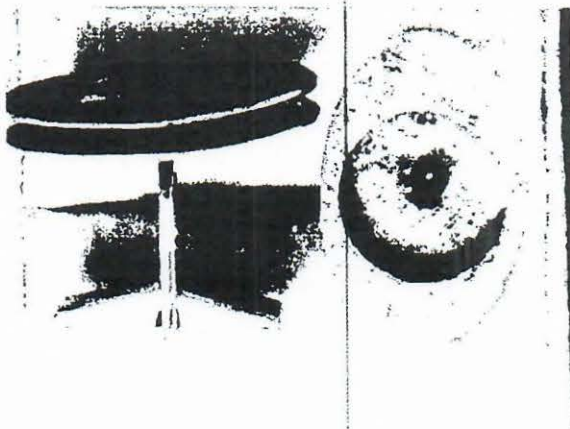
11. One pair of Crystal Earrings set in a silver colored base metal. The earrings feature twelve (12) round crystals and two (2) marquise cut crystals. The earrings weigh 3.1 DWT (4.8 grams.)
FMV = \$ 10.00



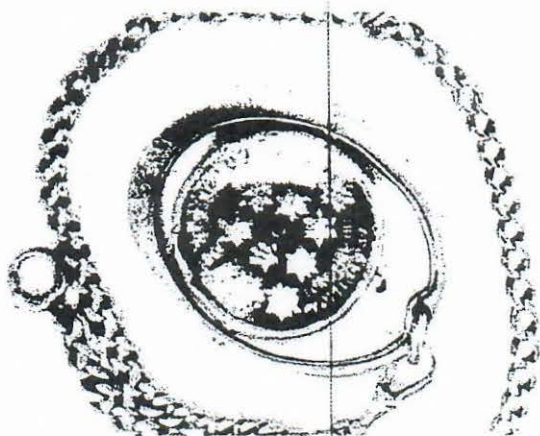
12. One Signet Ring set in 154 karat yellow gold. The ring is engraved with a stylized "B." The ring weighs 9.3 DWT (14.5 grams.)
FMV = \$ 270.00



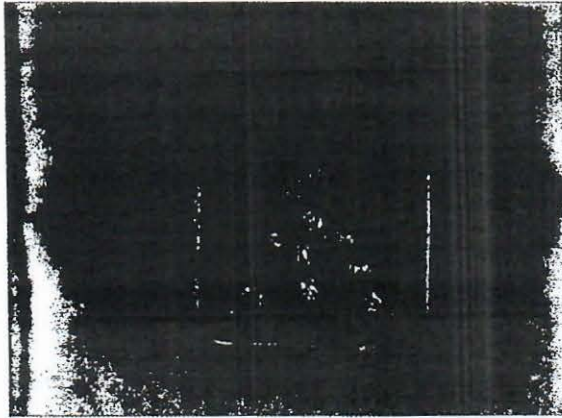
13. One pair of Oval Cufflinks set in 14 karat yellow gold by Avedon. The cufflinks have a Florentine finish and feature two (2) prong-set round brilliant cut sapphires which are approximately 0.14 carats total weight. The sapphires average s.l.g-Blue (T 7-8 / S 3-4) color, Type II: VS clarity. The cufflinks weigh 6.5 DWT (10.1 grams.)
FMV = \$ 225.00



14. One Corum Coin Pocket Watch on a Chain. The Corum watch is housed in an Israeli State commemorative gold coin and has a manual wind movement. The watch is supported by a large oval frame which is 18 karat yellow gold. The watch is hinged at the 3:00 and 6:00 positions so that it may rotate in the frame. The chain is a Cuban link of 14 karat yellow gold, approximately 13.5 inches (21 cm) with a spring ring clasp and a swivel clasp. The chain weighs 11.6 DWT (18.0 grams.) The watch, frame and chain together weigh 42.0 DWT (65.3 grams.)
FMV = \$ 6,350.00



15. One Diamond and Enamel Tie Pin set in 10 karat* yellow gold. The pin features ten (10) flush-set single cut diamonds which average H-I color, VS2-SI1 clarity and are approximately 0.22 carats total weight. The black enamel is damaged. The pin weighs 2.3 DWT (3.6 grams.)
FMV = \$ 150.00
*As tested with assaying acids.



Appraisal

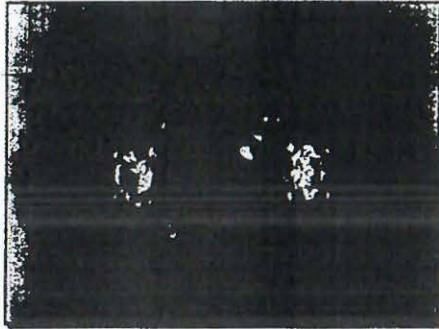
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745763

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 1

DESCRIPTION: One Semi-Mount Diamond Ring set in platinum. The ring is engraved "David S...". The ring features two (2) prong-set round brilliant cut diamonds which average I-J color, VS2-Si1 clarity and are approximately 0.97 carats total weight. The ring weighs 6.1 DWT (9.5 grams.)

FMV = \$ 1,800.00

*The hand engraved signature of the jeweler who made the ring is not legible.

APPRAISED VALUE: \$1,800.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

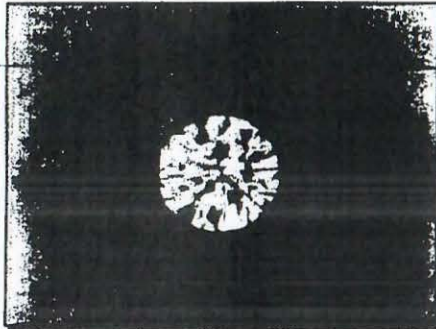
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745764

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 2

DESCRIPTION: One Loose Round Brilliant Cut Diamond which weighs 4.77 carats. The diamond measures approximately 10.58-10.72 x 6.60mm and is approximately K-L color, SI1-SI2 clarity.

FMV = \$ 30,750.00*

* The diamond is significantly abraded on the pavilion and will have to be re-cut. The process of re-cutting will decrease the weight of the diamond. The Fair Market Value reflects the loss of weight and the cost of re-cutting.

APPRAISED VALUE: \$30,750.00

THIS APPRAISAL IS FOR
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West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763



Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

Following is the name and address of the Presentor of the items:

Appraisal No: 1102745765

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 3

DESCRIPTION: One Semi-Mount Diamond Ring set in platinum. The ring features two (2) prong-set triangular brilliant cut diamonds which average I-J color, VS1-SI1 clarity and are approximately 1.59 carats total weight. The ring weighs 5.0 DWT (7.8 grams.)
FMV = \$ 3,700.00

APPRAISED VALUE: \$3,700.00

THIS APPRAISAL IS FOR
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Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

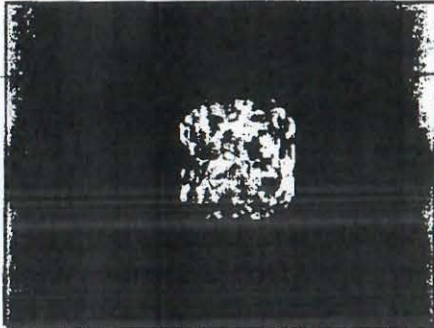
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745766

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

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ITEM NO.: FMV 4

DESCRIPTION: One Loose Radiant Cut Diamond which weighs 7.17 carats. The diamond measures approximately 11.19 x 10.49 x 6.86mm and is approximately K-L color, SI2-I1 clarity.
FMV = \$ 33,350.00

APPRAISED VALUE: \$33,350.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

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331 Clematis Street

West Palm Beach, FL 33401

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Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

Following is the name and address of the Presenter of the items:

Appraisal No: 1102745767

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 5

DESCRIPTION: One "Shared Prong" Diamond Eternity Ring set in platinum. The ring features eighteen (18) prong-set round brilliant cut diamonds which average I-J color, SI1-SI2* clarity and calculate to approximately 3.96 carats total weight. The ring weighs 4.9 DWT (7.6 grams.)

FMV = \$ 1,500.00

*Fifteen (15) of the diamonds are chipped. The Fair Market Value reflects the loss of weight and the cost of re-cutting and / or replacing the damaged diamonds.

APPRAISED VALUE: \$1,500.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

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West Palm Beach, FL 33401

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Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

Following is the name and address of the Presenter of the items:

Appraisal No: 1102745768

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 6

DESCRIPTION: One Open Cuban Link Bracelet. The bracelet links are 18 karat yellow gold with a 14 karat yellow gold lobster-claw clasp. The bracelet is approximately 7.5 inches (11.7cm) long. The bracelet weighs 8.0 DWT (12.4 grams.)
FMV = \$ 300.00

APPRAISED VALUE: \$300.00

THIS APPRAISAL IS FOR
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PROVIDENT JEWELRY

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Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

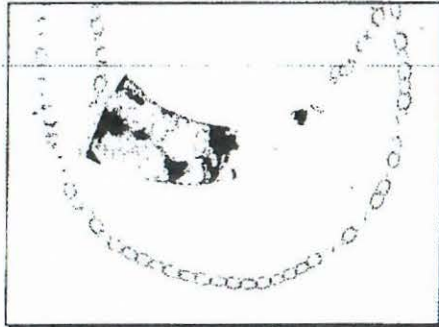
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745769

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

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ITEM NO.: FMV 7

DESCRIPTION: One Moss Agate Talon Necklace set in 14 karat yellow gold. The necklace features a polished piece of moss agate which is approximately 2 inches (5 cm) long. The agate is supported* by a textured open link chain which is approximately 24 inches (60 cm). The necklace weighs 14.0 DWT (21.8 grams.)
FMV = \$ 225.00

*The tip of the "talon" needs to be re-attached.

APPRAISED VALUE: \$225.00

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Jan. 18, 2016

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Appraisal

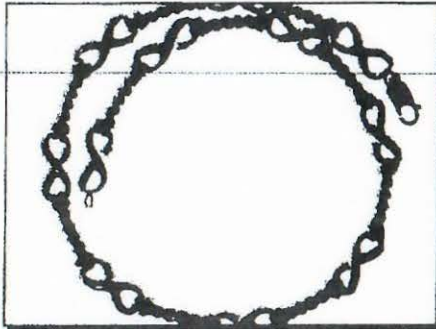
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745770

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

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ITEM NO.: FMV 8

DESCRIPTION: One "Infinity and Twisted Rope" Link Necklace. The links of the necklace are 18 karat yellow gold and the clasp is a 14 karat yellow gold lobster claw. The necklace is approximately 15.5 inches (38.75cm) long. The necklace weighs 30.85 DWT (47.9 grams.)
FMV = \$ 1,125.00

APPRAISED VALUE: \$1,125.00

*THIS APPRAISAL IS FOR
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Jan. 18, 2016

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Appraisal

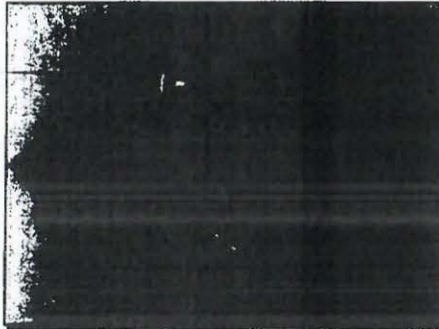
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745771

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 9


DESCRIPTION: One "Flower" Ring set in 14 karat yellow gold. The ring features six (6) prong-set pear-shaped cabochons of jade*. The jade stones average 8mm x 6mm and are white, black, orange, gold and green. The ring weighs 4.1 DWT (6.4 grams.)
FMV = \$ 120.00

APPRAISED VALUE: \$120.00

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Stephanie L. Hardy G.J.G. (GIA) Jan. 18, 2016
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

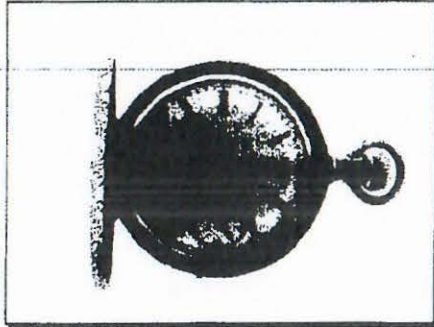
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745772

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

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ITEM NO.: FMV 10

DESCRIPTION: One Hunter Case Pocket Watch. The case of the watch tests as 14 karat* and the bow of the watch is not gold. The watch is engraved "With all My Love, Shirley 7-25-74" inside the front cover. It is also engraved "No 410 STEMWINDER Breguet Hairspring Compond and cut Balance Paul Rochat LOCLE" on the cuvee. The watch features a manual wind movement and a white face with roman numerals. The face and crystal are damaged. The watch weighs 37.4 DWT (58.2 grams.)

FMV = \$ 300.00

*Gold filled case.

APPRAISED VALUE: \$300.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

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West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Handwritten signature of Stephanie L. Hardy.

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

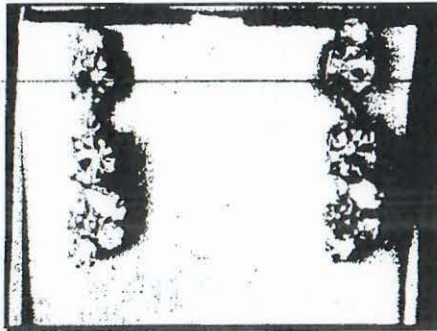
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745773

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 11

DESCRIPTION: One pair of Crystal Earrings set in a silver colored base metal. The earrings feature twelve (12) round crystals and two (2) marquise cut crystals. The earrings weigh 3.1 DWT (4.8 grams.)
FMV = \$ 10.00

APPRAISED VALUE: \$10.00

*THIS APPRAISAL IS FOR
FAIR MARKET VALUE*

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

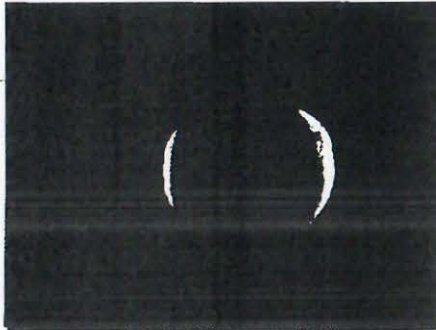
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745774

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 12

DESCRIPTION: One Signet Ring set in 154 karat yellow gold. The ring is engraved with a stylized "B." The ring weighs 9.3 DWT (14.5 grams.)
FMV = \$ 270.00

APPRAISED VALUE: \$270.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

Following is the name and address of the Presenter of the items:

Appraisal No: 1102745775

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 13

DESCRIPTION: One pair of Oval Cufflinks set in 14 karat yellow gold by Avedon. The cufflinks have a Florentine finish and feature two (2) prong-set round brilliant cut sapphires which are approximately 0.14 carats total weight. The sapphires average sl.g-Blue (T 7-8 / S 3-4) color, Type II: VS clarity. The cufflinks weigh 6.5 DWT (10.1 grams.)
FMV = \$ 225.00

APPRAISED VALUE: \$225.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

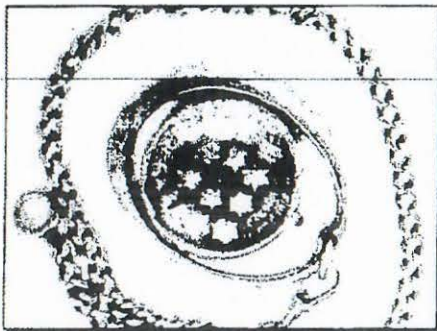
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745776

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 14

DESCRIPTION: One Corum Coin Pocket Watch on a Chain. The Corum watch is housed in an Israeli State commemorative gold coin and has a manual wind movement. The watch is supported by a large oval frame which is 18 karat yellow gold. The watch is hinged at the 3:00 and 6:00 positions so that it may rotate in the frame. The chain is a Cuban link of 14 karat yellow gold, approximately 13.5 inches (21 cm) with a spring ring clasp and a swivel clasp. The chain weighs 11.6 DWT (18.0 grams.) The watch, frame and chain together weigh 42.0 DWT (65.3 grams.)

FMV = \$ 6,350.00

APPRAISED VALUE: \$6,350.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

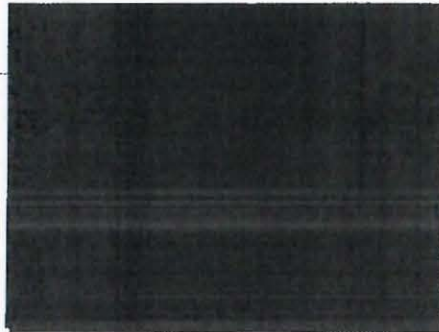
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745777

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 15

DESCRIPTION: One Diamond and Enamel Tie Pin set in 10 karat* yellow gold. The pin features ten (10) flush-set single cut diamonds which average H-I color, VS2-SI1 clarity and are approximately 0.22 carats total weight. The black enamel is damaged. The pin weighs 2.3 DWT (3.6 grams.)

FMV = \$ 150.00

*As tested with assaying acids.

APPRAISED VALUE: \$150.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

IN THE CIRCUIT COURT OF THE 15TH JUDICIAL CIRCUIT IN AND
FOR PALM BEACH COUNTY, FLORIDA

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN

File Number 502012CP004391XXXXNB IH

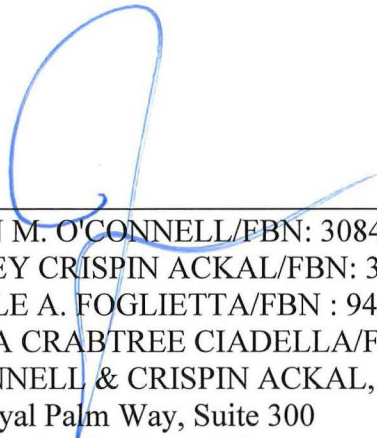
Deceased.

**NOTICE OF ACCOUNTING OF PERSONAL REPRESENTATIVE FROM NOVEMBER
1, 2016 THROUGH OCTOBER 31, 2017**

TO: See attached Service List.

YOU ARE NOTIFIED that an Accounting of Successor Personal Representative from November 1, 2016 through October 31, 2017 (“Accounting”) has been filed in this court by BRIAN M. O’CONNELL, the Successor Personal Representative of the Estate of Simon L. Bernstein, deceased, true copies of which accompany this notice. You are required to file with the clerk of the above court not later than 30 days after the date of service of this notice upon you any objections to the Accounting, including the compensation paid or proposed to be paid, and to serve a copy of such objections on the Successor Personal Representative’s attorney, whose name and address are set forth below, and on all other interested persons. Any objections must be in writing and must state with particularity the item or items to which the objections are directed and must state the grounds on which the objections are based. If a notice of hearing on the objections is not served within 90 days of filing the objections, the objections shall be deemed abandoned, and judgment may be entered in due course.

I CERTIFY that copies of the Accounting and of this Notice have been furnished to the addressees listed on the attached Service List by electronic service to the e-mail addresses shown or by U.S. Mail, this 7th day of December, 2018.



BRIAN M. O'CONNELL/FBN: 308471
ASHLEY CRISPIN ACKAL/FBN: 37495
JOIELLE A. FOGLIETTA/FBN : 94238
CLARA CRABTREE CIADELLA/FBN : 106323
O'CONNELL & CRISPIN ACKAL, PLLC
420 Royal Palm Way, Suite 300
Palm Beach, Florida 33480
Telephone: (561)355-0403
Fax: (561)355-5133
Primary e-mail address: service@OCAlawyers.com
Secondary e-mail address:
dreed@OCAlawyers.com

SERVICE LIST

<p>Alan B. Rose, Esq. Page, Mrachek, Fitzgerald & Rose, PA. 505 S. Flagler Dr., Suite 600 West Palm Beach, FL 33401 (561) 355-6991 arose@mrachek-law.com mchandler@mrachek-law.com</p>	<p>John P. Morrissey, Esq. 330 Clematis St., Suite 213 West Palm Beach, FL 33401 john@jmorrisseylaw.com</p>	<p>Diana Lewis obo Jacob and Daniel Bernstein. ADR & Mediation Services, LLC 2765 Tecumseh Drive West Palm Beach, FL 33409 (561) 758-3017 dzlewis@aol.com</p>
<p>Joshua Bernstein 2753 N.W. 34th St. Boca Raton, FL 33434</p>	<p>Lisa Friedstein and Carley Friedstein, Minor c/o Jeffrey and Lisa Friedstein Parent and Natural Guardian 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedsteins.com Lisa.friedstein@gmail.com</p>	<p>Max Friedstein 2142 Churchill Lane Highland Park, IL 60035</p>
<p>Eliot Bernstein 2753 N.W. 34th St. Boca Raton, FL 33434 iviewit@iviewit.tv</p>	<p>Pamela Beth Simon 950 N. Michigan Ave., Apt. 2603 Chicago, IL 60611 psimon@stpcorp.com</p>	
<p>Jill Iantoni and Julia Iantoni, a Minor c/o Guy and Jill Iantoni, her Parents & Natural Guardians 2101 Magnolia Lane Highland Park, IL 60035</p>		

jilliantoni@gmail.com

Marc J. Soss, Esq.
11010 Hyacinth Place
Lakewood Ranch, FL
34202-4158
Tel.: 941/928-0310
Fax: 813/342-7967
[mjs@fl-
estateplanning.com](mailto:mjs@fl-estateplanning.com)

ACCOUNTING OF PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

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.

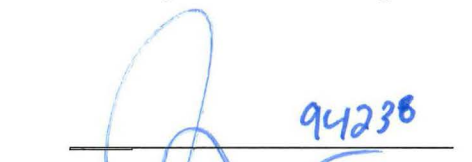
It is important that this accounting be carefully examined. Requests for additional information and any questions should be addressed to the personal representative(s) or the attorneys for the personal representative(s), the names and addresses of whom are set forth below.

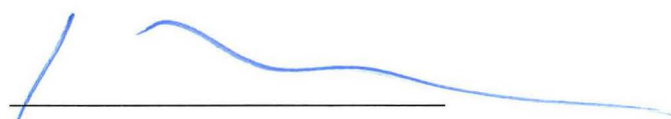
Under penalties of perjury, the undersigned personal representative(s) declare(s) that I (we) have read and examined this accounting and that the facts and figures set forth in the Summary and the attached Schedules are true, to the best of my (our) knowledge and belief, and that it is a complete report 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, 2016, through October 31, 2017.

Signed on this 7th day of December, 2018.

Attorney for Personal Representative:

Personal Representative:


94238
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


Brian M. O'Connell, Esq.

ACCOUNTING OF PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

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>828,524.86</u>	\$ <u>828,526.59</u>
II. <u>Receipts</u>			
Schedule A:	\$ <u>0.00</u>	\$ <u>0.00</u>	\$ <u>0.00</u>
III. <u>Disbursements</u>			
Schedule B:	\$ _____	\$ <u>(66,502.50)</u>	\$ <u>(66,502.50)</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>(353,407.63)</u>	\$ <u>(353,407.63)</u>
VI. <u>Assets on Hand at Close of Accounting Period</u>			
Schedule E: Cash and Other Assets	\$ <u>1.73</u>	\$ <u>408,614.73</u>	\$ <u>408,616.46</u>

ACCOUNTING OF PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

SCHEDULE A Receipts

Date	Brief Description of Items	Income	Principal
<u>Other Receipts</u>			
Total Receipts			\$ 00.0

ACCOUNTING OF PERSONAL REPRESENTATIVE
 ESTATE OF SIMON L. BERNSTEIN
 From: November 1, 2016, Through: October 31, 2017

SCHEDULE B

Disbursements

Date	Brief Description of Items	Income	Principal
<u>Administrative Expenses</u>			
11/22/16	White Lion Moving & Storage	\$	840.00
12/29/16	White Lion Moving & Storage		840.00
1/27/17	White Lion Moving & Storage		840.00
2/15/17	White Lion Moving & Storage		840.00
4/20/17	White Lion Moving & Storage		840.00
5/18/17	White Lion Moving & Storage		840.00
6/23/17	White Lion Moving & Storage		840.00
7/18/17	White Lion Moving & Storage		840.00
8/16/17	White Lion Moving & Storage		840.00
10/17/17	White Lion Moving & Storage		840.00
10/19/17	White Lion Moving & Storage		840.00
Total Administrative Expense			\$ 9,240.00
<u>Professional Fees</u>			
3/1/17	Ciklin, Lubitz, O'Connell	\$	57,027.50
10/17/17	Trudy Dodson		45.00
10/23/17	Pleasanton & Marsaa Court Reporting		95.00
10/26/17	Pleasanton & Marsaa Court Reporting		95.00
Total Professional Fees			\$ 57,262.50
Total Disbursements			\$ 66,502.50

ACCOUNTING OF PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

SCHEDULE C		Distributions	
Date	Brief Description of Items	Income	Principal
<u>Distributions - Trust under the Will of Simon Bernstein</u>			
Total Distributions			\$ 0.00

ACCOUNTING OF PERSONAL REPRESENTATIVE
 ESTATE OF SIMON L. BERNSTEIN
 From: November 1, 2016, Through: October 31, 2017

SCHEDULE D Capital Transactions and Adjustments

(Does not include distributions. Distributions are shown on Schedule C.)

Date	Brief Description of Transactions	Net Gain	Net Loss
<u>Transfers and Adjustments to Carrying Values:</u>			
11/1/2016	IRA - JP Morgan #...8004 Interest	\$2.77	
11/1/2016	Ciklin, Lubitz & O'Connell Operating Account	\$57,027.50	
12/1/2016	IRA - JP Morgan #...8004 Interest	\$2.10	
1/3/2017	IRA - JP Morgan #...8004 Interest	\$2.17	
2/1/2017	IRA - JP Morgan #...8004 Interest	\$2.17	
3/1/2017	IRA - JP Morgan #...8004 Interest	\$6.44	
4/3/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
5/1/2017	IRA - JP Morgan #...8004 Interest	\$6.90	
6/1/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
7/3/2017	IRA - JP Morgan #...8004 Interest	\$6.90	
8/1/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
9/1/2017	IRA - JP Morgan #...8004 Interest	\$7.13	
10/2/2017	IRA - JP Morgan #...8004 Interest	\$6.90	
<u>Note & Second Mortgage and Reimbursements (Zero Value)</u>			
10/31/2017	Promissory Note & Second Mortgage Dated July 1, 2008 (Not including interest) from Bernstein Family Realty, LLC		\$ 365,000.00
	Reimbursements owed to Estate by Bernstein Family Realty, LLC		\$ 25,500.00
	Reimbursements owed to Estate by Simon Bernstein Insurance Trust		\$ 20,000.00
	TOTAL NET GAINS AND (LOSSES)	\$ 57,092.37	\$ 410,500.00
NET GAIN OR (LOSS)		\$(353,407.63)	

ACCOUNTING OF PERSONAL REPRESENTATIVE
 ESTATE OF SIMON L. BERNSTEIN
 From: November 1, 2016, Through: October 31, 2017

SCHEDULE E Assets on Hand at Close of Accounting Period

		Estimated Current Value	Carrying Value
	<u>Assets other than Cash:</u>		
Note 1	Simon Berstein IRA - JP Morgan #8004	\$275,261.38	\$275,261.38
Note 2	Furniture and Fixtures Value based on Appraisal dated April 21, 2015	\$ 42,298.00	\$ 42,298.00
Note 3	Jewelry Value based on Appraisal dated May 14, 2013	\$ 80,175.00	\$ 80,175.00
	Promissory Note & Second Mortgage Dated July 1, 2008 (Not including interest) from Bernstein Family Realty, LLC	\$ 0.00	\$ 0.00
	Reimbursements owed to Estate by Bernstein Family Realty, LLC	\$ 0.00	\$ 0.00
	Reimbursements owed to Estate by Simon Bernstein Insurance Trust	\$ 0.00	\$ 0.00
	LIC Holdings, Inc. (unknown value)	\$ 0.00	\$ 0.00
	Other Assets Total	\$ 397,734.38	\$ 397,734.48
	<u>Cash:</u>		
Note 4	JP Morgan Checking #5220	\$ 531.59	\$ 531.59
Note 5	Ciklin Lubitz & O'Connell Trust Account	\$ 10,350.49	\$ 10,350.49
Note 6	Ciklin Lubitz & O'Connell Operating Account	\$ 0.00	\$ 0.00
	Cash Totals	\$ 10,882.08	\$ 10,882.08
	Total Assets on Hand at End of Accounting Period	\$ 408,616.46	\$ 408,616.46

ACCOUNTING OF THE PERSONAL REPRESENTATIVE
ESTATE OF SIMON L. BERNSTEIN
From: November 1, 2016, Through: October 31, 2017

Notes to Schedule E:

Note 1 Copies of JP Morgan IRA Account Summary statements for the accounting period are attached.

Note 2 Copy of Hall & Hall Appraisals, Inc. appraisal dated 4-21-2015 is attached.

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 statement is attached.

Note 6 CL&O Operating Account Ledger History statement is attached.



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

Primary Account: 00000478015220

For the Period 11/1/16 to 11/30/16

J.P. Morgan Team

John C Hawkins (800) 576-0938

Brian Lutter

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



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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 10/29/14.



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

Primary Account: 000000478015220
For the Period 11/1/16 to 11/30/16

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 11/1/16 to 11/30/16

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

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

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

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

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

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

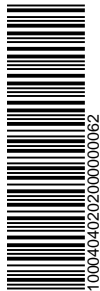
Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC

Mutual Funds/Securities

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

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

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





Primary Account: 000000478015220

For the Period 11/1/16 to 11/30/16

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

Primary Account: 000000478015220

For the Period 12/1/16 to 12/30/16

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
 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



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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 10/29/14.



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

Primary Account: 000000478015220
For the Period 12/1/16 to 12/30/16

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 12/1/16 to 12/30/16

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

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

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

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

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

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

Mutual Funds/Securities

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

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





Primary Account: 000000478015220

For the Period 12/1/16 to 12/30/16

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

Primary Account: 000000478015220
 For the Period 12/31/16 to 1/31/17



00000383 DPB 021 161 03217 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

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
 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



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 10/29/14.



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

Primary Account: 000000478015220
For the Period 12/31/16 to 1/31/17

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 12/31/16 to 1/31/17

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

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

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Primary Account: 000000478015220

For the Period 12/31/16 to 1/31/17

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

Primary Account: 000000478015220

For the Period 2/1/17 to 2/28/17



00000202-DPB 021 161 06017 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

J.P. Morgan Team

John C Hawkins (800) 576-0938
 Brian Lutter
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 Deaf and Hard of Hearing (800) 242-7383
 Online access: 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 10/29/14.



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

Primary Account: 000000478015220
For the Period 2/1/17 to 2/28/17

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 2/1/17 to 2/28/17

Important Information About Your Statement

In Case of Errors or Questions About Your Electronic Funds Transfers

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

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Primary Account: 000000478015220

For the Period 2/1/17 to 2/28/17

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

Primary Account: 000000478015220

For the Period 3/1/17 to 3/31/17

J.P. Morgan Team

John C Hawkins (800) 576-0938

Brian Lutter

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

00000230 DPB 021 161 09117 YYNNNNNNNNN 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 10/29/14.



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

Primary Account: 000000478015220
For the Period 3/1/17 to 3/31/17

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 3/1/17 to 3/31/17

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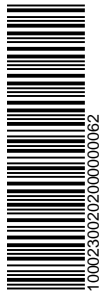
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Primary Account: 000000478015220

For the Period 3/1/17 to 3/31/17

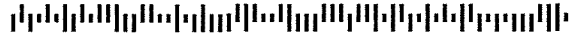
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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

RECEIVED
 MAY 04 2017

Primary Account: 000000478015220
 For the Period 4/1/17 to 4/28/17



00000023 DPB 021 161 11917 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

J.P. Morgan Team

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 Brian Lutter
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 Deaf and Hard of Hearing (800) 242-7383
 Online access: 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 10/29/14.



Primary Account: 000000478015220

For the Period 4/1/17 to 4/28/17

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



Primary Account: 000000478015220

For the Period 4/29/17 to 5/31/17

J.P. Morgan Team

John C Hawkins (800) 576-0938

Brian Lutter

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

00000039 DPB 021 161 15217 YNNNNNNNNNN 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 10/29/14.



Primary Account: 000000478015220

For the Period 4/29/17 to 5/31/17

Important Information About Your Statement

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



Primary Account: 000000478015220

For the Period 6/1/17 to 6/30/17



00000023 DPB 021 161 18217 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

J.P. Morgan Team

John C Hawkins (800) 576-0938
Brian Lutter
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Deaf and Hard of Hearing (800) 242-7383
Online access: www.jpmorganonline.com



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JUL 05 2017

JPMorgan Classic Business Checking

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

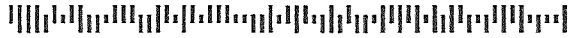
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JPMorgan Chase Bank, N.A.
 Michigan/Florida Markets
 P O Box 659754
 San Antonio, TX 78265-9754

Primary Account: 000000478015220
 For the Period 7/1/17 to 7/31/17

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 AUG 07 2017



00000213 DPB 021 161 21317 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

J.P. Morgan Team

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 Deaf and Hard of Hearing (800) 242-7383
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JPMorgan Classic Business Checking

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



Primary Account: 000000478015220

For the Period 7/1/17 to 7/31/17

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

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 7/1/17 to 7/31/17

Important Information About Your Statement

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Primary Account: 000000478015220

For the Period 7/1/17 to 7/31/17

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

Primary Account: 000000478015220

For the Period 8/1/17 to 8/31/17



00000190 DPB 021 161 24417 YNNNNNNNNNN 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

J.P. Morgan Team

John C Hawkins (800) 576-0938

Brian Lutter

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



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 8/1/17 to 8/31/17

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 8/1/17 to 8/31/17

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:

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- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

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Primary Account: 000000478015220

For the Period 8/1/17 to 8/31/17

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

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OCT 10 2017

Primary Account: 000000478015220
For the Period 9/1/17 to 9/29/17



00000274 DPB 021 161 27317 YNNNNNNNNNN 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

J.P. Morgan Team

John C Hawkins (800) 576-0938
Brian Lutter
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



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.



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

Primary Account: 000000478015220
For the Period 9/1/17 to 9/29/17

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 9/1/17 to 9/29/17

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.

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 JPMorgan Chase Bank, N.A. Member FDIC

Mutual Funds/Securities

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

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

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





Primary Account: 000000478015220

For the Period 9/1/17 to 9/29/17

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

Primary Account: 000000478015220

For the Period 9/30/17 to 10/31/17



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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

J.P. Morgan Team

Client Service (844) 275-5434
 Client Service
 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



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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.



Primary Account: 000000478015220

For the Period 9/30/17 to 10/31/17

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

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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 9/30/17 to 10/31/17

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 JPMorgan Chase Bank, N.A. Member FDIC

Mutual Funds/Securities

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

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

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





Primary Account: 000000478015220

For the Period 9/30/17 to 10/31/17

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J.P. Morgan



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



J.P.Morgan

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J.P. Morgan

J.P. Morgan



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/16 to 11/30/16

Asset Account

J.P. Morgan Team

Alex Goone	Investment Specialist	305/579-9442
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Client News

Enhancement to your Individual Retirement Account (IRA) statement

Your IRA statement has been enhanced to include a summary of your retirement account activity, including information on your contributions, rollovers and distributions. Please see the "Retirement Contribution and Distribution Summary" section for more information. If you have any questions, please contact your Client Service team.

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 11/1/16 to 11/30/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change in Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,196.51	275,199.28	2.77	27.51	100%
Market Value	\$275,196.51	\$275,199.28	\$2.77	\$27.51	100%
Accruals	2.77	2.10	(0.67)		
Market Value with Accruals	\$275,199.28	\$275,201.38	\$2.10		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,196.51	454,803.71
Withdrawals & Fees		(179,644.03)
Net Contributions/Withdrawals	\$0.00	(\$179,644.03)
Income & Distributions	2.77	39.60
Ending Market Value	\$275,199.28	\$275,199.28
Accruals	2.10	2.10
Market Value with Accruals	\$275,201.38	\$275,201.38

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 11/1/16 to 11/30/16

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2015	Tax Year 2016 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(56,142.56)	(179,644.03)
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		56,148.61
Remaining RMD		0.00

Please note that we are only required to provide required minimum distribution ("RMD") information for the traditional IRAs of an original IRA owner, but we are not required to provide any RMD information for IRAs containing assets received by a beneficiary from such an original IRA owner (i.e., for "Inherited IRAs"). Furthermore, please remember that RMDs are not required to be taken from Roth IRAs during the lifetime of the original account owner. For more information please refer to the "Important Additional Information About Required Minimum Distributions" portion of the Additional Information at the end this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	2.77	39.60
Taxable Income	\$2.77	\$39.60





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 11/1/16 to 11/30/16

Note: ¹ 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	275,199.28	275,199.28	275,199.28		27.51 2.10	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/16 to 11/30/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,196.51	--
INFLOWS		
Income	2.77	39.60
Total Inflows	\$2.77	\$39.60
OUTFLOWS **		
Withdrawals		(179,644.03)
Total Outflows	\$0.00	(\$179,644.03)
Ending Cash Balance	\$275,199.28	--

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

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 11/1/16 to 11/30/16

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
11/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 10/01/16 - 10/31/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$344,736.13 AS OF 11/01/16			2.77



For the Period 11/1/16 to 11/30/16

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

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

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

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



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For the Period 11/1/16 to 11/30/16

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products:	Not FDIC Insured	-No Bank Guarantee	-May Lose Value
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Fund manager disclosure information available upon request

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

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

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

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



For the Period 11/1/16 to 11/30/16

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

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

In Case of Errors or Questions About Your Electronic Transfers.

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

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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



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For the Period 11/1/16 to 11/30/16

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT ADDITIONAL INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

We are providing this information to you as a service. Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your individual retirement arrangement, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining what your RMD is each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD requirement with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs please refer to IRS Publication 590-B, Distribution from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

The RMD reflected in your Account Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and may not include any positions held in your account that are pending an update to their valuation. If JPMorgan Chase Bank, N.A. was not your IRA Custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without information from you. We will, however, calculate your RMD upon request. Please contact your J.P. Morgan team if you have questions about your RMD.

J.P. Morgan



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



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J.P. Morgan



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/16 to 12/31/16

Asset Account

J.P. Morgan Team

Alex Goone	Investment Specialist	305/579-9442
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Client News

Enhancement to your Individual Retirement Account (IRA) statement

Your IRA statement has been enhanced to include a summary of your retirement account activity, including information on your contributions, rollovers and distributions. Please see the "Retirement Contribution and Distribution Summary" section for more information. If you have any questions, please contact your Client Service team.

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/16 to 12/31/16

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,199.28	275,201.38	2.10	27.52	100%
Market Value	\$275,199.28	\$275,201.38	\$2.10	\$27.52	100%
Accruals	2.10	2.17	0.07		
Market Value with Accruals	\$275,201.38	\$275,203.55	\$2.17		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,199.28	454,803.71
Withdrawals & Fees		(179,644.03)
Net Contributions/Withdrawals	\$0.00	(\$179,644.03)
Income & Distributions	2.10	41.70
Ending Market Value	\$275,201.38	\$275,201.38
Accruals	2.17	2.17
Market Value with Accruals	\$275,203.55	\$275,203.55

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 12/1/16 to 12/31/16

Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2015	Tax Year 2016 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(56,142.56)	(179,644.03)
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		56,148.61
Remaining RMD		0.00

Please note that we are only required to provide required minimum distribution ("RMD") information for the traditional IRAs of an original IRA owner, but we are not required to provide any RMD information for IRAs containing assets received by a beneficiary from such an original IRA owner (i.e., for "Inherited IRAs"). Furthermore, please remember that RMDs are not required to be taken from Roth IRAs during the lifetime of the original account owner. For more information please refer to the "Important Additional Information About Required Minimum Distributions" portion of the Additional Information at the end this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Interest Income	2.10	41.70
Taxable Income	\$2.10	\$41.70





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/16 to 12/31/16

Note: ¹ 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	275,201.38	275,201.38	275,201.38		27.52 2.17	0.01% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 12/1/16 to 12/31/16

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,199.28	--
INFLOWS		
Income	2.10	41.70
Total Inflows	\$2.10	\$41.70
OUTFLOWS **		
Withdrawals		(179,644.03)
Total Outflows	\$0.00	(\$179,644.03)
Ending Cash Balance	\$275,201.38	--

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

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 12/1/16 to 12/31/16

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
12/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 11/01/16 - 11/30/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$275,199.28 AS OF 12/01/16			2.10



For the Period 12/1/16 to 12/31/16

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

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

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

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





For the Period 12/1/16 to 12/31/16

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

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

Fund manager disclosure information available upon request

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

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

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

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

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

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

In Case of Errors or Questions About Your Electronic Transfers.

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

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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





For the Period 12/1/16 to 12/31/16

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT ADDITIONAL INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

We are providing this information to you as a service. Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your individual retirement arrangement, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining what your RMD is each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD requirement with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs please refer to IRS Publication 590-B, Distribution from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

The RMD reflected in your Account Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and may not include any positions held in your account that are pending an update to their valuation. If JPMorgan Chase Bank, N.A. was not your IRA Custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without information from you. We will, however, calculate your RMD upon request. Please contact your J.P. Morgan team if you have questions about your RMD.

J.P. Morgan



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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

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

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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





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

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,201.38	275,203.55	2.17	27.52	100%
Market Value	\$275,201.38	\$275,203.55	\$2.17	\$27.52	100%
Accruals	2.17	2.17	0.00		
Market Value with Accruals	\$275,203.55	\$275,205.72	\$2.17		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,201.38	275,201.38
Income & Distributions	2.17	2.17
Ending Market Value	\$275,203.55	\$275,203.55
Accruals	2.17	2.17
Market Value with Accruals	\$275,205.72	\$275,205.72

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 1/1/17 to 1/31/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	2.17	2.17
Taxable Income	\$2.17	\$2.17





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 1/1/17 to 1/31/17

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 1/1/17 to 1/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,201.38	--
INFLOWS		
Income	2.17	2.17
Total Inflows	\$2.17	\$2.17
Ending Cash Balance	\$275,203.55	--

* Year to date information is calculated on a calendar year basis.
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Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
1/3	Interest Income	DEPOSIT SWEEP INTEREST FOR 12/01/16 - 12/31/16 @ .01% RATE ON AVG COLLECTED BALANCE OF \$275,201.38 AS OF 01/01/17			2.17

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Page 5 of 5



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For the Period 1/1/17 to 1/31/17

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For the Period 1/1/17 to 1/31/17

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

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

In Case of Errors or Questions About Your Electronic Transfers.

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

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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



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For the Period 1/1/17 to 1/31/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/17 to 2/28/17

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/17 to 2/28/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,203.55	275,205.72	2.17	82.56	100%
Market Value	\$275,203.55	\$275,205.72	\$2.17	\$82.56	100%
Accruals	2.17	6.44	4.27		
Market Value with Accruals	\$275,205.72	\$275,212.16	\$6.44		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,203.55	275,201.38
Income & Distributions	2.17	4.34
Ending Market Value	\$275,205.72	\$275,205.72
Accruals	6.44	6.44
Market Value with Accruals	\$275,212.16	\$275,212.16

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 2/1/17 to 2/28/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	2.17	4.34
Taxable Income	\$2.17	\$4.34





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 2/1/17 to 2/28/17

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,205.72	275,205.72	275,205.72		82.56 6.44	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/17 to 2/28/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,203.55	--
INFLOWS		
Income	2.17	4.34
Total Inflows	\$2.17	\$4.34
Ending Cash Balance	\$275,205.72	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
2/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 01/01/17 - 01/31/17 @ .01% RATE ON AVG COLLECTED BALANCE OF \$275,203.55 AS OF 02/01/17			2.17



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For the Period 2/1/17 to 2/28/17

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

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

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

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





For the Period 2/1/17 to 2/28/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

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

Fund manager disclosure information available upon request

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

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

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

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



For the Period 2/1/17 to 2/28/17

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

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

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

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





For the Period 2/1/17 to 2/28/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

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Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

J.P. Morgan



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ESTATE OF SIMON BERNSTEIN
BRIAN O'CONNELL, PERSONAL REP
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WEST PALM BEACH FL 33401-4321



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JPMorgan Chase Bank, N.A.
 205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 3/1/17 to 3/31/17

Asset Account

J.P. Morgan Team

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Client News

J.P. Morgan Securities LLC Net Capital Requirements

As of December 31, 2016, J.P. Morgan Securities LLC's ("JPMS") net capital of \$14.7 billion exceeded the minimum regulatory net capital requirement of \$2.8 billion by \$11.9 billion. Please be reminded that on or about October 1, 2016, J.P. Morgan Clearing Corporation ("JPMCC") merged into JPMS. JPMS has assumed all responsibilities previously performed by JPMCC.

Complete copies of each audited Statement of Financial Condition may be viewed, at no cost, by accessing <http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>, or you may call 1.866.576.1300 for hard copies.

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 3/1/17 to 3/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,205.72	275,212.16	6.44	82.56	100%
Market Value	\$275,205.72	\$275,212.16	\$6.44	\$82.56	100%
Accruals	6.44	7.13	0.69		
Market Value with Accruals	\$275,212.16	\$275,219.29	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,205.72	275,201.38
Income & Distributions	6.44	10.78
Ending Market Value	\$275,212.16	\$275,212.16
Accruals	7.13	7.13
Market Value with Accruals	\$275,219.29	\$275,219.29

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 3/1/17 to 3/31/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	6.44	10.78
Taxable Income	\$6.44	\$10.78





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For the Period 3/1/17 to 3/31/17

Note: ¹ 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	275,212.16	275,212.16	275,212.16		82.56 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/17 to 3/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,205.72	--
INFLOWS		
Income	6.44	10.78
Total Inflows	\$6.44	\$10.78
Ending Cash Balance	\$275,212.16	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
3/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 02/01/17 - 02/28/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,205.72 AS OF 03/01/17			6.44



J.P. Morgan

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For the Period 3/1/17 to 3/31/17

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

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

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

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





For the Period 3/1/17 to 3/31/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

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

Fund manager disclosure information available upon request

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

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

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

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



For the Period 3/1/17 to 3/31/17

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

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

In Case of Errors or Questions About Your Electronic Transfers.

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

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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





For the Period 3/1/17 to 3/31/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

Important information regarding changes to your J.P. Morgan Account Agreements

Enclosed please find amendments to your *Combined Terms and Conditions* ("Combined Terms and Conditions") and/or *International General Terms for Accounts and Services Account Agreements* ("International Combined Terms and Conditions"). The amendments, which are summarized on the reverse page, go into effect on July 15, 2017.

Please review the amendments carefully and retain them for your records.

For more information

If you have any questions or need additional information, please contact your J.P. Morgan representative.

Summary of the amendments to your Combined Terms and Conditions and/or International Combined Terms and Conditions

Definitions for all capitalized terms not provided below can be found in the Combined Terms and Conditions or International Combined Terms and Conditions, as applicable.

Amendments to the International Combined Terms and Conditions only:

- **Overdrafts.** We have removed a duplicative paragraph.

Amendments to the Combined Terms and Conditions and the International Combined Terms and Conditions:

- **J.P. Morgan References.** We have clarified that "J.P. Morgan," when used, references JPMorgan Chase Bank, N.A. or an affiliate, as applicable.
- **Telephone and Electronic Communication.** We have clarified the channels through which you may change your contact and delivery preferences. We have also enhanced disclosures related to the methods by which we send you communications and documents.
- **Credit Reports.** We have fixed a formatting error.
- **Certificates of Deposit.** We have enhanced the disclosure terms for certificates of deposit.
- **Stop Payment Renewal Discontinuation.** We have changed the method by which you may revoke renewable stop payments.
- **eATM Limit Clarifications.** We have clarified the limits that may apply to withdrawals at eATMs.

Effective July 15, 2017, the following are amendments to your *Combined Terms and Conditions* (“Combined Terms and Conditions”) and/or *International General Terms for Accounts and Services Account Agreements* (“International Combined Terms and Conditions”), and may contain additional information about the features of your accounts.

Unless indicated below, all other terms and conditions of your Combined Terms and Conditions and/or International Combined Terms and Conditions still apply. Please contact your J.P. Morgan team if you have any questions about these changes or would like additional information.

Amendments applicable only to the International Combined Terms and Conditions:

OVERDRAFTS

The fourth paragraph in the “Overdrafts” section of the General Account Terms and Conditions of the Deposit Account Agreement shall be deleted.

Amendments applicable to the Combined Terms and Conditions and the International Combined Terms and Conditions:

J.P. MORGAN REFERENCES

The portion of the General Terms for Accounts and Services that precedes Section 1 in both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be replaced by the following:

“Account” refers to the account or accounts subject to these General Terms and an additional account agreement. “Accountholder” means the person or entity (also called “you” or “your”) who owns the Account. “We,” “us,” “our,” “J.P. Morgan” and the “Bank” mean JPMorgan Chase Bank, N.A. (JPMCB) or, in the case of a product or service furnished by, or Account with, or Obligations owed to another Morgan Affiliate, that Morgan Affiliate. Other definitions of capitalized terms used in these General Terms are found in the Definitions Section.

TELEPHONE AND ELECTRONIC COMMUNICATION

The sixth sentence of the first paragraph of Section 5 of the General Terms for Accounts and Services of the Combined Terms and Conditions and the sixth sentence of the first paragraph of Section 6 of the General Terms for Accounts and Services of the International Combined Terms and Conditions shall both be replaced by the following:

You may contact us anytime to change your mobile number, email address or delivery preference by calling or writing your J.P. Morgan team at the telephone number or address on your monthly statement, or change them online using online tools at <https://jpmorgan.chase.com>.

The fifth sentence of the first paragraph of Section 22 of the General Terms for Accounts and Services of the Combined Terms and Conditions and the fifth sentence of the first paragraph of Section 24 of the General Terms for Accounts and Services of the International Combined Terms and Conditions shall be deleted.

A new section titled “Notice” will be added to the General Terms for Accounts and Services of the Combined Terms and Conditions following section 22, and will be added to the General Terms for Accounts and Services of the International Combined Terms and Conditions following section 24. All subsequent sections of the General Terms for Accounts and Services of the Combined Terms and Conditions and the General Terms for Accounts and Services of the International Combined Terms and Conditions shall be renumbered accordingly. This new section shall read as follows:

Unless otherwise provided herein, or separately agreed to by us, all communications required under or related to this Agreement or our relationship with you (“Communications”) shall be personally delivered or sent by first-class mail, postage prepaid, or by overnight courier. “Communications” include each disclosure, notice, agreement, change in terms, undertaking, fee schedule, periodic statement, record, tax statement, prospectus, trade confirmation, response to claims, transaction history, privacy policy, document or other information required to be provided “in writing,” or that we otherwise provide to you, or that you sign or submit or agree to at our request, in connection with your relationship with us.

If you have provided your consent to the use of electronic records and signatures, any Communication may instead be delivered at our discretion electronically.

Such Communications may be sent electronically by us to you by (i) transmitting the Communication to the email address or mobile number provided by you or to such other email address or mobile number as you may specify from time to time in writing, or (ii) posting the Communication on a website and sending you a notice at your postal address or email address or mobile number informing you that the Communication has been posted, where it has been posted, and how to view it. Communications sent electronically to you will be effective when the Communication, or a notice advising of its posting to a website, is sent to your postal address, email address or mobile number.

CREDIT REPORTS

Section 10 of the General Terms for Accounts and Services of the Combined Terms and Conditions and Section 12 of the General Terms for Accounts and Services of the International Combined Terms and Conditions shall both be replaced in their entirety by the following:

We may from time to time request credit reports on you in connection with your Application for an Account or for credit products offered by us, or in connection with a pledge of an Account, or an update, renewal or extension of an Account or credit product. Upon your request, we may inform you whether we have obtained any such reports and, if we have, we will inform you of the name and address of the reporting agency that furnished the reports to us. Any credit reports that we receive will be deemed to have been obtained by each Morgan Affiliate for its own benefit.

CERTIFICATES OF DEPOSIT

The section titled “Specific Terms for Certificates of Deposit” in the General Account Terms and Conditions of the Deposit Account Agreement of both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be replaced in its entirety by the following:

The standard minimum deposit amount to open a U.S. dollar-denominated Certificate of Deposit (“CD”) is \$1,000. The maturity date is the last day of your CD’s term. By opening your CD, you have agreed to keep the amount deposited (principal) for the agreed upon stated term. The CD terms set forth herein, in any CD confirmation and interest rate disclosure, including the Annual Percentage Yield (“APY”), shall apply during the entire term of the CD. In the event of a conflict between the CD terms set forth herein and the terms disclosed in any CD confirmation or renewal notice, the terms in the CD confirmation or renewal notice shall prevail. If your CD is automatically renewable, and has a maturity of longer than one month, the Bank may change any provision of these terms for successive renewal periods (the interest rate and the APY may be modified pursuant to the Maturity Conditions section below) with at least 30 days written notice prior to the maturity date of the existing CD or at least 20 days before the end of the 10-day grace period. The Bank may change these terms at any time for a CD with a maturity of one month or less.

Grace Period. The grace period is the 10 days after the maturity date for CDs with a term of 14 days or longer. A grace period of 5 days applies to CDs with a term of 7 to 13 days. On the maturity date or during the grace period, you can change the term of your CD, make additional deposits, or withdraw your CD principal without paying an early withdrawal penalty.

Interest Calculation Method. Interest for CDs may be compounded daily or monthly, and computed on a 360- or 365-day basis, using the daily balance method. This method applies a periodic rate each day to the balance in the CD. Interest begins to accrue on the business day of your deposit up to (but not including) the maturity date. The interest rate and APY applicable to your CD on

the date the CD is opened will be set forth on a separate "rate sheet" or other interest rate disclosure provided to you when your CD is opened. That interest rate disclosure is considered part of these terms. The APY assumes interest will remain on deposit until maturity. On maturities of more than one year, interest will be paid at least annually, and the amount(s) paid will be reported to the IRS each calendar year. A withdrawal will reduce these earnings.

Maturity Conditions. For automatically renewable CDs, your CD will automatically renew for the same time period as the initial term, and thereafter for successive like periods of time, unless we notify you otherwise or you change or close your account. Once your CD renews, any reference to the maturity date means the last day of the new term. For the renewal term, your CD will earn interest at the rate then in effect on the renewal date for like CDs. Withdrawals made during the grace period are not subject to early withdrawal penalties described below. If your CD is closed during the grace period, it will not earn interest on or after the maturity date.

For single maturity CDs, your CD will not automatically renew on the maturity date. No interest is earned or paid on or after the maturity date.

Withdrawing Interest. You may choose to withdraw any paid or credited interest without penalty during your CD's term or at maturity. After the maturity date and grace period, interest will become principal of the renewed CD.

Early Withdrawal Penalties. There is a penalty for withdrawing principal prior to the maturity date. If the term of the CD is less than 24 months, the early withdrawal penalty is 1% of the amount withdrawn, but not more than the total amount of interest earned during the current term of the CD. For terms 24 months or more, the early withdrawal penalty is 2% of the amount withdrawn, but not more than the total amount of interest earned during the current term of the CD. CDs in the amount of \$25,000,000 or greater are subject to a 1% early withdrawal penalty. The amount of your penalty will be deducted from principal. If the withdrawal occurs less than seven (7) days after account opening or a previous withdrawal of principal, the amount of the early withdrawal penalty will be calculated as we described above, but it cannot be less than 7 days' interest. The amount of your penalty will be deducted from principal.

Early withdrawal penalties will be waived under the following circumstances:

- Death of a CD owner or a grantor of a revocable family/living trust;
- Court determination that a CD owner is incompetent;
- Re-titling of a CD to transfer ownership of funds into a living trust without moving funds from the Bank and where no change in term or rate occurs.

We will also waive early withdrawal penalties under the circumstance described below. However, if the withdrawal occurs less than 7 days after the account was opened or previous withdrawal was made, the early withdrawal penalty will apply:

- Disability of a CD owner.

Record Retention. We shall abide by federal and applicable state record retention laws and may dispose of any records that have been retained or preserved for the period set forth in these laws. Any action by or against us based on, or the determination of which would depend on, the contents of records for which a period of retention or preservation is set forth in these laws shall be brought within the time for which the record must be retained or preserved, unless applicable law provides a shorter limitation period. Any action against us on an automatically renewable CD must be brought within the retention period applicable to that CD based on the stated maturity date in the most recent record evidencing the existence and term of the CD.

The sections titled "Certificates of Deposit" and "Record Retention" in the General Account Terms and Conditions of the Deposit Account Agreement of both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be deleted.

The section titled "Change in Account Agreement" in the General Account Terms and Conditions of the Deposit Account Agreement of both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be revised to read as follows:

We may change the terms of this Agreement, including any fees or features of your Account, upon notice sent to you at least 30 calendar days prior to the

effective date of the change; provided, however, for automatically renewable CDs with a maturity of longer than one month, no such change shall be effective prior to the renewal date, and such notice may be provided with 20 days' written notice prior to the end of the 10-day grace period. You agree that such notice may be provided to any joint account owner. By maintaining your Account after the effective date of any change, you agree to be bound by the changes. No notice is required for changes in the interest rate and corresponding changes in the annual percentage yield for variable rate accounts, for changes in terms of a CD with a maturity of one month or less, or for changes in fees for document printing.

STOP PAYMENT RENEWAL DISCONTINUATION

The third paragraph of the section titled "Stop Payments" in the General Account Terms and Conditions of the Deposit Account Agreement of both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be revised to read as follows:

For personal Accounts, an oral or written stop payment order is effective for 180 days, and may not be extended. However, you may place an additional stop payment order at any time, in which case such order shall replace the prior instruction, and shall be effective for 180 days from the day such additional order was placed. We will not send a confirmation of your stop payment order. For business Accounts, an oral or written stop payment may be placed for two lengths of time. You may place a stop payment order to be effective for 180 calendar days, or you may place a stop payment order to be effective for one year and then renewable annually, at your choice, for six additional years. We may send you a written confirmation of your stop payment order. If any of the information on the confirmation is incorrect, you must notify us within the time period stated on the confirmation. If you do not do so, the information will be presumed to be correct. You will receive a 60- to 90-day advance notification of stop payments scheduled for renewal on your business Account statement. You may request at that time to discontinue the renewal of a stop payment via your online channel, by calling the number on your statement, or by contacting your J.P. Morgan representative. For personal and business Accounts, when the effective period of the stop payment order expires, we have no duty or obligation to notify you before we pay the item.

eATM LIMIT CLARIFICATIONS

The provision numbered "(2)" in the section titled "Limitations on Transfers, Amounts, and Frequency of Transactions" in the "Electronic Funds Transfer Services" section of the Deposit Accounts and Services Offered by JPMorgan Chase Bank, N.A. in both the Combined Terms and Conditions and the International Combined Terms and Conditions shall be replaced in its entirety by the following:

We provided you with your daily card limits for ATM withdrawals and Point-of-Sale transactions when we gave you your Card. However, your ATM withdrawal limits may be different depending on which type of ATM you use and when. When you use a Chase ATM that is not a Staffed ATM or an Enhanced ATM, or when you use a non-Chase ATM, you can withdraw up to the daily card withdrawal limit of the card you are using. Withdrawals using other cards will not count toward that card's daily withdrawal limit. The default daily card withdrawal limit is \$2,009.

- When you use an Enhanced ATM, the following limitations apply:
 - For personal accounts: All withdrawals made with any of your ATM, debit or prepaid cards count toward every card's daily withdrawal limit.
 - For business accounts: All withdrawals made with any cardholder's ATM or debit cards for the same business count toward every card's daily withdrawal limit.
- When you use a Staffed ATM, the following limitations apply and are separate from all other limits:
 - For personal accounts: You can withdraw up to \$3,000 each day. This separate limit does not apply to a Privileges card.
 - For business accounts: Each cardholder can withdraw up to \$3,000 each day from all linked accounts of each business. This separate limit does not apply to an Associate card.

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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/17 to 4/30/17

Asset Account

J.P. Morgan Team

Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/17 to 4/30/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,212.16	275,219.29	7.13	82.56	100%
Market Value	\$275,212.16	\$275,219.29	\$7.13	\$82.56	100%
Accruals	7.13	6.90	(0.23)		
Market Value with Accruals	\$275,219.29	\$275,226.19	\$6.90		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,212.16	275,201.38
Income & Distributions	7.13	17.91
Ending Market Value	\$275,219.29	\$275,219.29
Accruals	6.90	6.90
Market Value with Accruals	\$275,226.19	\$275,226.19

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 4/1/17 to 4/30/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	17.91
Taxable Income	\$7.13	\$17.91





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/17 to 4/30/17

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,219.29	275,219.29	275,219.29		82.56 6.90	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/17 to 4/30/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,212.16	--
INFLOWS		
Income	7.13	17.91
Total Inflows	\$7.13	\$17.91
Ending Cash Balance	\$275,219.29	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
4/3	Interest Income	DEPOSIT SWEEP INTEREST FOR 03/01/17 - 03/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,212.16 AS OF 04/01/17			7.13



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For the Period 4/1/17 to 4/30/17

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

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

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

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





For the Period 4/1/17 to 4/30/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

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

Fund manager disclosure information available upon request

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

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

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

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



For the Period 4/1/17 to 4/30/17

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

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

In Case of Errors or Questions About Your Electronic Transfers.

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

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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





For the Period 4/1/17 to 4/30/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

J.P. Morgan



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ESTATE OF SIMON BERNSTEIN
BRIAN O'CONNELL, PERSONAL REP
515 N FLAGLER DR
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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/17 to 5/31/17

Asset Account

J.P. Morgan Team		
Christopher Lankheet	Investment Specialist	312/732-7621
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 5/1/17 to 5/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,219.29	275,226.19	6.90	82.56	100%
Market Value	\$275,219.29	\$275,226.19	\$6.90	\$82.56	100%
Accruals	6.90	7.13	0.23		
Market Value with Accruals	\$275,226.19	\$275,233.32	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,219.29	275,201.38
Income & Distributions	6.90	24.81
Ending Market Value	\$275,226.19	\$275,226.19
Accruals	7.13	7.13
Market Value with Accruals	\$275,233.32	\$275,233.32

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 5/1/17 to 5/31/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	6.90	24.81
Taxable Income	\$6.90	\$24.81





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/17 to 5/31/17

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,226.19	275,226.19	275,226.19		82.56 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/17 to 5/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,219.29	--
INFLOWS		
Income	6.90	24.81
Total Inflows	\$6.90	\$24.81
Ending Cash Balance	\$275,226.19	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
5/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 04/01/17 - 04/30/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,219.29 AS OF 05/01/17			6.90



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For the Period 5/1/17 to 5/31/17

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

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

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

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





For the Period 5/1/17 to 5/31/17

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

Investment Products:	Not FDIC Insured	-No Bank Guarantee	-May Lose Value
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Fund manager disclosure information available upon request

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

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

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

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



For the Period 5/1/17 to 5/31/17

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

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

In Case of Errors or Questions About Your Electronic Transfers.

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

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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





For the Period 5/1/17 to 5/31/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

J.P. Morgan

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



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JPMorgan Chase Bank, N.A.
 205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
 For the Period 6/1/17 to 6/30/17

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team		866-297-0293
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Patrick Handley	Client Service Team	
Online access	www.jpmorganonline.com	

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Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 6/1/17 to 6/30/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,226.19	275,233.32	7.13	82.56	100%
Market Value	\$275,226.19	\$275,233.32	\$7.13	\$82.56	100%
Accruals	7.13	6.90	(0.23)		
Market Value with Accruals	\$275,233.32	\$275,240.22	\$6.90		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,226.19	275,201.38
Income & Distributions	7.13	31.94
Ending Market Value	\$275,233.32	\$275,233.32
Accruals	6.90	6.90
Market Value with Accruals	\$275,240.22	\$275,240.22

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



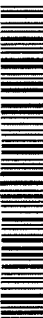
EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/17 to 6/30/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	31.94
Taxable Income	\$7.13	\$31.94





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/17 to 6/30/17

Note: ¹ 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.

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	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
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US DOLLAR	1.00	275,233.32	275,233.32	275,233.32		82.56 6.90	0.03% ¹



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For the Period 6/1/17 to 6/30/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,226.19	--
INFLOWS		
Income	7.13	31.94
Total Inflows	\$7.13	\$31.94
Ending Cash Balance	\$275,233.32	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
6/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 05/01/17 - 05/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,226.19 AS OF 06/01/17			7.13





For the Period 6/1/17 to 6/30/17

domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

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For the Period 6/1/17 to 6/30/17

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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





For the Period 6/1/17 to 6/30/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

Important information regarding the shortened settlement cycle

Beginning Tuesday, September 5, 2017, the majority of fixed income and equity trades in United States financial markets will settle two business days after the trade date ("T+2"). This is a change from the current three-day settlement cycle ("T+3").

The adoption of the U.S. T+2 settlement cycle is an industry-wide initiative aiming to further enhance the safety and security of the financial system and to create global harmonization for settlement.

This change does not require any action on your part.

What you need to know

- As a result of the shortened settlement cycle:
 - Funds will be required to be available one day earlier to cover purchases and avoid overdrafts.
 - Payment will be received faster following the sale of a security.
- Trades executed on or:
 - Before Friday, September 1, 2017, will be settled following a T+3 settlement cycle.
 - After Tuesday, September 5, 2017, will be settled following a T+2 settlement cycle.
- Products in scope for U.S. T+2 include:
 - Most equities, corporate bonds, municipal bonds and unit investment trusts.
 - Financial instruments comprising the above-mentioned products. Examples include American Depositary Receipts, exchange-traded funds or products, options (exercise and assignments), rights and warrants.
- Securities not impacted by U.S. T+2 are financial instruments that settle at the discretion of the distributor and currently have extended or shortened settlement cycles.
- If your trades are executed with a third party and submitted to J.P. Morgan after the trade date for settlement processing, they will be handled on a best-efforts basis.

For more information

If you have any questions, please do not hesitate to contact your J.P. Morgan representative.

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

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

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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team		866-297-0293
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

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Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,233.32	275,240.22	6.90	82.57	100%
Market Value	\$275,233.32	\$275,240.22	\$6.90	\$82.57	100%
Accruals	6.90	7.13	0.23		
Market Value with Accruals	\$275,240.22	\$275,247.35	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,233.32	275,201.38
Income & Distributions	6.90	38.84
Ending Market Value	\$275,240.22	\$275,240.22
Accruals	7.13	7.13
Market Value with Accruals	\$275,247.35	\$275,247.35

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 7/1/17 to 7/31/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	6.90	38.84
Taxable Income	\$6.90	\$38.84



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,240.22	275,240.22	275,240.22		82.57 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/17 to 7/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,233.32	--
INFLOWS		
Income	6.90	38.84
Total Inflows	\$6.90	\$38.84
Ending Cash Balance	\$275,240.22	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
7/3	Interest Income	DEPOSIT SWEEP INTEREST FOR 06/01/17 - 06/30/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,233.32 AS OF 07/01/17			6.90

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For the Period 7/1/17 to 7/31/17

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

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

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

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any





For the Period 7/1/17 to 7/31/17

domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment, Self-Directed, and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

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

Fund manager disclosure information available upon request

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

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

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

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.



For the Period 7/1/17 to 7/31/17

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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

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

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

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For the Period 7/1/17 to 7/31/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

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The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

J.P. Morgan



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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/17 to 8/31/17

Self-Directed Investing Account

J.P. Morgan Team		
Self-Directed Investing Team		866-297-0293
John Hawkins Jr	Client Service Team	800/576-0938
Brian Lutter	Client Service Team	
Online access	www.jpmorganonline.com	

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Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 8/1/17 to 8/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,240.22	275,247.35	7.13	82.57	100%
Market Value	\$275,240.22	\$275,247.35	\$7.13	\$82.57	100%
Accruals	7.13	7.13	0.00		
Market Value with Accruals	\$275,247.35	\$275,254.48	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,240.22	275,201.38
Income & Distributions	7.13	45.97
Ending Market Value	\$275,247.35	\$275,247.35
Accruals	7.13	7.13
Market Value with Accruals	\$275,254.48	\$275,254.48

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 8/1/17 to 8/31/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	45.97
Taxable Income	\$7.13	\$45.97





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/17 to 8/31/17

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,247.35	275,247.35	275,247.35		82.57 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 8/1/17 to 8/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,240.22	--
INFLOWS		
Income	7.13	45.97
Total Inflows	\$7.13	\$45.97
Ending Cash Balance	\$275,247.35	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
8/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 07/01/17 - 07/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,240.22 AS OF 08/01/17			7.13

J.P.Morgan





For the Period 8/1/17 to 8/31/17

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

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

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

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any





For the Period 8/1/17 to 8/31/17

domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment, Self-Directed, and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

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

Fund manager disclosure information available upon request

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

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

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

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.



For the Period 8/1/17 to 8/31/17

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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





For the Period 8/1/17 to 8/31/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

J.P. Morgan



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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/17 to 9/30/17

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team	866-297-0293
Client Service Team	844/275-5434
Online access	www.jpmorganonline.com

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Client News

J.P. Morgan Securities LLC Net Capital Requirements

As of June 30, 2017, J.P. Morgan Securities LLC's net capital of \$13.9 billion exceeded the minimum regulatory net capital requirement of \$2.8 billion by \$11.1 billion.

Complete copies of each unaudited Statement of Financial Condition may be viewed, at no cost, by accessing <http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>, or you may call 1.212.552.9024 hard copies.

As of April 1, 2017, the Product Fee charged by JPMorgan Chase Bank, N.A. for the J.P. Morgan separately managed account strategies (JPMorgan Large Cap Core Opportunity Strategy, JPMorgan Equity Focus Strategy and JPMorgan Equity Income Strategy) and single line bonds or equities (not following a focused strategy) has changed from 100 basis points to 20 basis points. All other provisions in the Schedule, including the Advisory Fee, continue to apply.

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/17 to 9/30/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,247.35	275,254.48	7.13	82.57	100%
Market Value	\$275,247.35	\$275,254.48	\$7.13	\$82.57	100%
Accruals	7.13	6.90	(0.23)		
Market Value with Accruals	\$275,254.48	\$275,261.38	\$6.90		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,247.35	275,201.38
Income & Distributions	7.13	53.10
Ending Market Value	\$275,254.48	\$275,254.48
Accruals	6.90	6.90
Market Value with Accruals	\$275,261.38	\$275,261.38

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 9/1/17 to 9/30/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	53.10
Taxable Income	\$7.13	\$53.10

J.P.Morgan





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 9/1/17 to 9/30/17

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	275,254.48	275,254.48	275,254.48		82.57 6.90	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 9/1/17 to 9/30/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,247.35	--
INFLOWS		
Income	7.13	53.10
Total Inflows	\$7.13	\$53.10
Ending Cash Balance	\$275,254.48	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
9/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 08/01/17 - 08/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,247.35 AS OF 09/01/17			7.13



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For the Period 9/1/17 to 9/30/17

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

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

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

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

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

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") branches outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any





For the Period 9/1/17 to 9/30/17

domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F90-22.1). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account that are held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

Custody of security positions reflected on this statement

J.P. Morgan offers a wide range of accounts that are both self-directed and discretionary. In general, U.S. assets held in your Asset, Investment, Self-Directed, and Trust & Estate Accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Securities purchased in Margin Accounts and listed option positions are typically held at J.P. Morgan Securities LLC ("JPMS"). Non-U.S. positions are held in global depositories such as Euroclear. J.P. Morgan may agree, on a limited basis, to allow assets for which it is fiduciary or custodian to be held at another financial institution at the request of the client, beneficiary or other interested party. Such assets shall be noted as ASSET HELD OTHER INST. Assets noted as ASSET HELD AT ISSUER, including, but not limited to, hedge funds, private equity or other alternatives, are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds. In addition, certain physical assets may be held under the custody and control of a client, beneficiary or other interested party. Such assets are noted as CLIENT HELD ASSET.

Your statement may reflect positions for which J.P. Morgan does not have fiduciary or custodial responsibility, and are reflected on your statement as an accommodation to you and are held at other institutions or locations external to and without affiliation to J.P. Morgan. In such cases, unless J.P. Morgan otherwise agrees, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets. In these cases, this statement reflects a notation of MEMO POSTED ASSET on the holding, which indicates that the asset is reflected only as an accommodation and not held at a J.P. Morgan custodian or sub-custodian.

Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P. Morgan Securities LLC ("JPMS") and, other than domestic mutual funds, are cleared through JPMS. Domestic mutual funds are cleared through JPMCB.

JPMS is not a bank and is a separate legal entity from its bank or thrift affiliates.

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

Fund manager disclosure information available upon request

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

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

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

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.



For the Period 9/1/17 to 9/30/17

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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

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

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

JPMS is a member of the Securities Investor Protection Corp. ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPMS are protected by the SIPC up to \$500,000 per customer, which includes up to \$250,000 of protection for cash. The SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to the SIPC. You may obtain information about the SIPC, including the SIPC Brochure, on its website at www.sipc.org, or by contacting it at 202.371.8300.

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

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

Deposit products and services are offered by JPMCB Member FDIC.

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

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

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Disclosures Page 3 of 4



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For the Period 9/1/17 to 9/30/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your Client Service Team listed in your statement. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

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



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JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/17 to 10/31/17

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team	866-297-0293
Client Service Team	844/275-5434
Online access	www.jpmorganonline.com

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Client News

If you wish to gift securities this year, please notify your Client Service representative before December 1, 2017, in order to allow time for processing before year-end. We will need to receive from you full delivery instructions for the securities as well as confirmation that the recipient is able to receive the securities you intend to gift. We are unable to transfer gifted securities out of your account(s) prior to receiving delivery instructions from the recipient. If a recipient is unable to receive the securities or is unable to provide full delivery instructions for the securities, you may provide a gift of cash or establish a donor-advised fund.

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/17 to 10/31/17

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	275,254.48	275,261.38	6.90	82.57	100%
Market Value	\$275,254.48	\$275,261.38	\$6.90	\$82.57	100%
Accruals	6.90	7.13	0.23		
Market Value with Accruals	\$275,261.38	\$275,268.51	\$7.13		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	275,254.48	275,201.38
Income & Distributions	6.90	60.00
Ending Market Value	\$275,261.38	\$275,261.38
Accruals	7.13	7.13
Market Value with Accruals	\$275,268.51	\$275,268.51

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 10/1/17 to 10/31/17

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)	0.00
Federal Tax Withheld	0.00	0.00
State Tax Withheld	0.00	0.00
RMD		38,760.76
Remaining RMD		38,760.76

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	6.90	60.00
Taxable Income	\$6.90	\$60.00

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/17 to 10/31/17

Note: ¹ 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	275,261.38	275,261.38	275,261.38		82.57 7.13	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 10/1/17 to 10/31/17

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	275,254.48	--
INFLOWS		
Income	6.90	60.00
Total Inflows	\$6.90	\$60.00
Ending Cash Balance	\$275,261.38	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
10/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 09/01/17 - 09/30/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$275,254.48 AS OF 10/01/17			6.90

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For the Period 10/1/17 to 10/31/17

IMPORTANT INFORMATION ABOUT YOUR STATEMENT

For your convenience this statement combines information about your J.P. Morgan accounts in one package.

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

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

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

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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

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

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

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

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

EAI: Estimated annual income. Actual income could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EAI would be overstated.

EY: Estimated yield. EY reflects only the estimated yield generated by an investment and does not reflect changes in its price, which may fluctuate. Actual yield could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EY would be overstated.

Offshore Deposits

Non-U.S. dollar funds are held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") outside of the United States ("Foreign Accounts"), in addition to any funds you have elected to be held in Foreign Accounts. Deposits in Foreign Accounts are not insured by the FDIC or any other Agency of the U.S. Federal Government, are subject to cross-border risk, and do not have the benefit of any domestic preference applicable to U.S. deposits. Certain Foreign Accounts are considered reportable to FinCEN on Report of Foreign Bank and Financial Accounts (FinCEN Form 114). Funds held in certain Foreign Accounts may be eligible for protections afforded by the United Kingdom's deposit guarantee program, the Financial Services Compensation Scheme ("FSCS"). If insolvency of JPMCB should occur, eligible deposits in your account held at the London Branch of JPMCB may be repaid up to a specified amount by the FSCS. You can find more information about FSCS deposit protection and a list of deposits excluded from, and thus not eligible for, protection at www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

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For the Period 10/1/17 to 10/31/17

CERTAIN DEFINED TERMS THAT MAY APPEAR IN YOUR STATEMENT

ASSET HELD OTHER INST: are assets where J.P. Morgan is fiduciary or custodian for assets held at another financial institution at the request of the client, beneficiary or other interested party.

ASSET HELD AT ISSUER: are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds, including, but not limited to, hedge funds, private equity or other alternatives.

CLIENT HELD ASSET: as certain physical assets held under the custody and control of a client, beneficiary or other interested party.

MEMO POSTED ASSET: are assets held at other institutions or locations external to and without affiliation to J.P. Morgan and for which we have no fiduciary or other custodial responsibility. In such cases, unless we otherwise agree, J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

EAI: Estimated annual income. Actual income could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EAI would be overstated.

EY: Estimated yield. EY reflects only the estimated yield generated by an investment and does not reflect changes in its price, which may fluctuate. Actual yield could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EY would be overstated.

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

J.P. Morgan offers Private Bank clients brokerage and discretionary investment accounts, as well as additional banking products and services.

Investment products and services in brokerage accounts are offered through J.P. Morgan Securities LLC ("JPMS"). JPMS is not a bank and is a separate legal entity from its bank and trust company affiliates. Discretionary investment products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking and trust company affiliates. Deposits and other banking products and services are provided through JPMCB.

Investment products in brokerage accounts (other than domestic mutual funds) clear through JPMS; investment products in discretionary accounts clear through JPMCB. Domestic Mutual Funds are cleared through JPMCB, JPMS or a third party service provider acting as agent for JPMS.

In general, U.S. assets in investment accounts are held directly or indirectly through one or more J.P. Morgan custodians or sub-custodians. Non-U.S. assets are held in global depositories such as Euroclear.

Investment Products are:

- Not Insured by FDIC.
- Not a deposit or other obligation of JPMCB or any of its affiliates.
- Subject to investment risks, including possible loss of the principal amount invested.

Fund manager disclosure information available upon request

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

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



For the Period 10/1/17 to 10/31/17

What to Do If You Think Your Statement Contains an Error

Please review your statements and promptly report any inaccuracy or discrepancy in writing to the following address:

J.P. Morgan
500 Stanton Christiana Road
1/OPS3
Newark, DE 19713-2107

Any oral communication should be re-confirmed in writing to further protect your rights, including any rights that you may have under the Securities Investor Protection Act ("SIPA").

In case of errors or questions about electronic fund transfers

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your communication, please:

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

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

In case of errors or questions about non-electronic transfers

If you believe that your statement is incorrect or if you need information about any non-electronic transaction shown on this statement, please contact us at the above address immediately. If any such error appears, you must notify us in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

JPMS, a member of the Securities Investor Protection Corp ("SIPC"), provides account protection for the net equity of a customer's funds and securities positions. SIPC provides \$500,000 of primary net equity protection, including \$250,000 for claims for cash ("SIPC Coverage"). You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

Account protection applies when a SIPC member firm fails financially and is unable to meet its obligations to its securities customers, but does not apply to losses from the rise or fall in the market value of investments or to SIPC ineligible assets such as futures, options on futures, foreign exchange transactions, or any investment contracts that are not registered as securities or deposit account balances. For more information about SIPC Coverage, including the SIPC Brochure, visit www.sipc.org (follow the link to How SIPC Protects Investors) or by calling SIPC at (202) 371-8300.

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

J.P.Morgan

Disclosures Page 3 of 4





For the Period 10/1/17 to 10/31/17

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

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold at a rate greater than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Withdrawal Request. This form is available from your J.P. Morgan team. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION ABOUT REQUIRED MINIMUM DISTRIBUTIONS

The IRS generally requires that you must begin taking withdrawals from your Traditional IRA, SIMPLE IRA, or SEP IRA when you reach age 70½. Your required minimum distribution ("RMD") is the minimum amount you must withdraw from your account each year.

If an RMD amount is provided in your Retirement Contribution and Distribution Summary it is because our records indicate that you may have an RMD obligation for the current year. The RMD amount reflected in your Summary does not take into account other IRAs you may have, any rollovers, transfers, or failed conversions outstanding at year end, and any positions held in your account that are pending an update to their valuation. Please refer to the RMD letter included in your tax information package (sent each year by January 31) for additional information on your RMD amount.

If an RMD amount is not provided in your Retirement Contribution and Distribution Summary it may be because we are not required to provide RMD amount information or our records do not indicate that you have an RMD for the current year. Please note that we are not obligated to provide an RMD amount for IRAs containing assets received by a beneficiary from an original IRA owner (i.e., for "Inherited IRAs"). However, we may under certain circumstances and as an accommodation provide an RMD amount for Inherited IRAs. In addition, the RMD amount will not be given if your IRA (1) is a Roth IRA of an original IRA owner because the IRS does not require an RMD to be taken from these types of accounts during the lifetime of the original owner, (2) is a traditional IRA and our records indicate that the original owner has not yet reached age 70 ½, (3) is a traditional or Roth IRA and the original owner passed away in a previous year and the assets have not yet been distributed to the beneficiaries, (4) contains assets received by a trust beneficiary from an original IRA owner (i.e., "Inherited Trust IRAs"), or (5) did not have JPMorgan Chase Bank, N.A. as IRA custodian on the last business day of the prior year (i.e., the account was opened during the current calendar year). If JPMorgan Chase Bank, N.A. was not your IRA custodian on the last business day of the prior year, even though you may be required to take an RMD, we are not able to calculate your RMD without additional information from you. We will, however, calculate your RMD upon request.

Please refer to your copy of Form 5498 for information submitted to the Internal Revenue Service by JPMorgan Chase Bank, N.A., as custodian, of your IRA, including information about contributions, required minimum distributions, and the fair market value of the account. You are ultimately responsible for determining your RMD amount each year and for ensuring that you satisfy it, including, if applicable, whether to satisfy the RMD with distributions from multiple IRAs. Failure to satisfy your RMD can result in an IRS excess accumulation penalty of 50% of the amount not taken as required. For more information on RMDs you may wish to consult with a tax advisor and refer to IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), a copy of which can be obtained by calling 1-800-TAX-FORM, or by visiting www.irs.gov.

If you have any additional questions about your RMD, please contact your J.P. Morgan representative.

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
11270	Brian M. O'Connell, Esq.									
55100	Bernstein Estate Account-Hold									
trf fr 11270-52860 to 11270-55100					08/01/2016	0	\$0.00	\$0.00	\$9,888.49	\$9,888.49
United Storage Solutions, Inc.CJT					09/07/2016	41932	\$0.00	(\$840.00)	\$0.00	\$9,048.49
United Storage Solutions, Inc.CJT					09/27/2016	41986	\$0.00	(\$840.00)	\$0.00	\$8,208.49
Mrachek Fitzgerald et al ck #9828					10/13/2016	0	\$12,457.00	\$0.00	\$0.00	\$20,665.49
United Storage Solutions, Inc.CJT					10/26/2016	42041	\$0.00	(\$840.00)	\$0.00	\$19,825.49
United Storage Solutions, Inc.CJT					11/22/2016	42185	\$0.00	(\$840.00)	\$0.00	\$18,985.49
White Lion Moving & StorageCJT					12/29/2016	42336	\$0.00	(\$840.00)	\$0.00	\$18,145.49
WLSS, Inc.CJT					01/27/2017	42397	\$0.00	(\$840.00)	\$0.00	\$17,305.49
United Storage Solutions, Inc.CAA					02/15/2017	42481	\$0.00	(\$840.00)	\$0.00	\$16,465.49
WLSS, Inc.CAA					04/20/2017	42660	\$0.00	(\$840.00)	\$0.00	\$15,625.49
WLSS, Inc.CAA					05/18/2017	42739	\$0.00	(\$840.00)	\$0.00	\$14,785.49
WLSS, Inc.CAA					06/23/2017	42818	\$0.00	(\$840.00)	\$0.00	\$13,945.49
WLSS, Inc.CA					07/18/2017	42862	\$0.00	(\$840.00)	\$0.00	\$13,105.49
WLSS, Inc.CAA					08/16/2017	42924	\$0.00	(\$840.00)	\$0.00	\$12,265.49
Trudy DodsonCAA					10/17/2017	43111	\$0.00	(\$45.00)	\$0.00	\$12,220.49
WLSS, Inc.PKS					10/17/2017	43116	\$0.00	(\$840.00)	\$0.00	\$11,380.49
Trudy DodsonCAA					10/17/2017	0	\$0.00	(\$45.00)	\$0.00	\$11,335.49
Trudy DodsonCAA					10/17/2017	0	\$0.00	\$45.00	\$0.00	\$11,380.49
WLSS, Inc.PKS					10/19/2017	43153	\$0.00	(\$840.00)	\$0.00	\$10,540.49
Pleasanton & Marsaa Court ReportingCAA					10/23/2017	43158	\$0.00	(\$95.00)	\$0.00	\$10,445.49
Pleasanton & Marsaa Court ReportingCAA					10/26/2017	43168	\$0.00	(\$95.00)	\$0.00	\$10,350.49

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, Executor 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
							\$727,784.69	(\$723,188.44)	9,888.49	\$14,484.74
							\$727,784.69	(\$723,188.44)	\$9,888.49	\$14,484.74

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
11270	Brian M. O'Connell, Esq.									
52860	Bernstein, Simon L. Estate									
	Wire fr Est Simon Bernstein 11270-52860				10/30/2014	0	\$25,000.00	\$0.00	\$0.00	\$25,000.00
	Wire fr JPMC Est S. Bernstein 11270-52860				10/30/2014	0	\$18,334.01	\$0.00	\$0.00	\$43,334.01
	Est Simon Bernstein ck #112729				10/30/2014	0	\$11,735.84	\$0.00	\$0.00	\$55,069.85
	Matwiczuk & Brown, LLPbidy				10/30/2014	38771	\$0.00	(\$38,569.83)	\$0.00	\$16,500.02
	Ciklin Lubitz Martens & O'Connellbidy				11/12/2014	38816	\$0.00	(\$16,500.02)	\$0.00	\$0.00
	Wire Citi Trust 11270-52860				11/21/2014	0	\$30,000.00	\$0.00	\$0.00	\$30,000.00
	Ciklin Lubitz Martens & O'Connellbidy				11/21/2014	38860	\$0.00	(\$13,278.00)	\$0.00	\$16,722.00
	Ciklin Lubitz Martens & O'Connellbidy				01/02/2015	39026	\$0.00	(\$12,415.20)	\$0.00	\$4,306.80
	Wire Citi Tr 11270-52860				04/30/2015	0	\$46,685.05	\$0.00	\$0.00	\$50,991.85
	Mrachek, Fitzgerald, Rose et al ck #9104				06/04/2015	0	\$3,843.75	\$0.00	\$0.00	\$54,835.60
	White Lion Moving Systems of South Florida, Inc.CJT				06/08/2015	40641	\$0.00	(\$11,886.60)	\$0.00	\$42,949.00
	Hall & Hall Appraisals, Inc.CJT				06/18/2015	40672	\$0.00	(\$3,843.75)	\$0.00	\$39,105.25
	White Lion Moving Systems of South Florida, Inc.cjt				07/30/2015	40787	\$0.00	(\$840.00)	\$0.00	\$38,265.25
	White Lion Moving Systems of South Florida, Inc.cjt				08/04/2015	40794	\$0.00	(\$840.00)	\$0.00	\$37,425.25
	White Lion Moving Systems of South Florida, Inc.11270-52860				12/18/2015	41161	\$0.00	(\$2,520.00)	\$0.00	\$34,905.25
	Wire fr Est Simon Bernstein 11270-52860				12/28/2015	0	\$7,665.72	\$0.00	\$0.00	\$42,570.97
	Wire fr Est Simon Bernstein 11270-52860				12/30/2015	0	\$1,791.79	\$0.00	\$0.00	\$44,362.76
	Closing Agent ck #9109				01/28/2016	0	\$1,325.00	\$0.00	\$0.00	\$45,687.76
	White Lion Moving & Storagecjt				01/29/2016	41262	\$0.00	(\$1,680.00)	\$0.00	\$44,007.76
	Provident Jeweircjt				03/03/2016	41355	\$0.00	(\$1,562.50)	\$0.00	\$42,445.26

Trust Ledger History

Client Code Matter Reporting Name Memo/Payor	Office Code	Bank Code	Billing Tkpr	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
Matter Totals						\$364,844.10	(\$316,136.70)	-9,888.49	\$38,818.91
Report Totals						\$364,844.10	(\$316,136.70)	(\$9,888.49)	\$38,818.91

Hall & Hall Appraisals, Inc.

2801 South Federal Highway, #22388, Ft. Lauderdale, Fl 33335

Phone:(954)600-8585

www.hallandhallappraisals.com

Richard Wm. Hall (1919-2001)
Annette Hall (1921-2000)
Gilbert Kerry Hall

Professional Certification
Board of Real Estate Appraisal
Association of Online Appraisers



April 21, 2015

Joielle A. Foglietta, Esq.
Ciklin Lubitz & O'Connell
515 N. Flagler Drive, 20th Floor
West Palm Beach, Fl 33401

Re: Estate of Simon L. Bernstein, Deceased
7020 Lions Head Lane, Boca Raton, Fl 33496
DOD: 09/13/2012

Dear Ms. Foglietta:

As you requested, this appraisal of the personal property belonging to the estate of Simon L. Bernstein , deceased, has been prepared for estate settlement purposes.

This transmittal letter contains the assignment-specific elements of information that are required to be included in this report by the *Uniform Standards of Professional Practice (USPAP)* as promulgated by The Appraisal Foundation of Washington, DC. This report also satisfies the IRS requirements for what constitutes a "qualified appraisal."

The required item-specific information including the identity and value-relevant characteristics of the subject property along with my opinions of value and any required disclosure of the market data on which my opinions of value were based are contained in the Valuation Section of this report along with thumbnail images of the subject property.

Executive Summary

On March 27th and 30th I conducted an appraisal inspection in the presence of Cynthia J. Thomas of personal property belonging to the estate of Simon L. Bernstein located at 7020 Lions Head Lane, Boca Raton, Fl 33496 . The inspection was conducted in order to identify the subject property and its value-relevant characteristics so that I could properly develop an opinion of its fair market value for estate settlement purposes. In summary, the fair market value of the subject property as of the date of death was **\$43,623.00**.

Intended Use of the Appraisal

The intended use of this appraisal assignment report is to determine the Fair Market Values of the listed items for the express function of determining Federal estate tax liability. Any other use renders this appraisal null and void.

Report Option Used

This appraisal report has been prepared making use of USPAP's Self-Contained appraisal report option.

Identity of Client and Other Intended Users

This report is intended for use only by you, my client, your agent and by the Federal entities involved in the estate settlement process.

With the exception of you and the appraiser-identified intended users listed herein, this appraisal report is not intended to be used by or influence any particular person(s) or class(es) of persons which might take some action in reliance upon it. Unless otherwise stated, I am not aware that you or your agent intend to transmit any information contained in this report to any other person(s) or group(s) other than to the appraiser-identified intended users listed herein. My liability is limited to you and to the identified intended users of this report to the exclusion of all others. Parties other than those specifically listed as authorized intended users of this report who take some action in reliance upon this report do so at their own risk.

Ownership Interest Being Appraised

The appraised values are based upon 100% of the estate's interest in the property undiminished by any liens, fractional interests or any other form of encumbrance. I understand that the estate is the sole owner of the property listed in this report; however, mere possession of this appraisal report is not an indication or certificate of title or ownership. Ownership and ownership interest have been represented to me by you, my client, and no inquiry or investigation has been made nor is any opinion to be given as to the accuracy of such representation.

Type and Definition of Value Used

In this appraisal assignment I developed an opinion of Fair Market Value.

Fair Market Value is defined in Estate Tax Regulation §20.2031-1(b) which states "The fair market value is the price at which the property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or to sell and both having reasonable knowledge of relevant facts. The fair market value of a particular item of property includible in the decedent's gross estate is not to be determined by a forced sale price. Nor is the fair market value of an item of property to be determined by the sale price of the item in a market other than that in which such item is most commonly sold to the public, taking into account the location of the item wherever appropriate."

Relevant Dates

Relevant dates associated with this assignment include the following:

- **Date of Inspection:** The subject property was inspected on **March 27th and 30th 2015**.
- **Effective Date of Appraisal:** Value opinions are effective as of the death which you stated was **September 13, 2012**.
- **Date of Report:** This report was prepared and signed this date, **April 21, 2015**

Most Appropriate Market to Research

This assignment requires the use of fair market value, the definition of which mandates the use of the market in which comparable items are most commonly sold at retail to the public, i.e., to the end user. In my opinion, for this assignment the most appropriate markets in which to conduct market data research are [for example: yard sales, flea markets, local estate

auctions, and Internet website specializing in the sale of used household goods. or: local, national and international auction houses.] Because quality, condition, and desirability affect the appropriate market where items would most commonly be purchased by the public, I may have considered different markets for different items of personal property depending on the above factors.

Scope of Work

Scope of work is defined by USPAP as the work actually performed in order to develop credible assignment results. The scope of work employed in this assignment, including the report content and the detail of that content, was dependent upon the needs of the client, the intended use of the report, the definition of value that I used, the effective date of the report, and the subject property's value relevant characteristics.

The scope of work for this assignment included:

- A personal inspection of the subject property was conducted in order to properly determine its identity and value-relevant property characteristics.
- While on site, I documented the relevant information in writing and took detailed high resolution digital images of the property.
- Identification research was later conducted, if necessary, making use of relevant books authored by subject property experts, or relevant periodicals and Internet websites.]
- Value research for past sales of comparable properties was conducted making use as necessary of relevant resource books, value guides, national auction houses, and specialized Internet websites, as well as personal observations made at secondary market retail establishments, local auction and estate sales.]
- For appraised items found to be common, depreciable property of minimal value for which extensive research is neither necessary, cost-effective, nor required by the client, limited research was conducted. Rather, my personal experience, knowledge and past personal undocumented observations were used as a basis for my value opinions.
- Low-value, depreciable items such as everyday pots and pans or common hand tools may have been grouped together and minimally described or researched.
- In general, the condition of the items examined was good. Any alterations from original condition or damage beyond that usual and common for items of similar age are so noted in the appraisal report. I did not test any mechanical, electrical or electronic item of property. I made the extraordinary assumption that all such devices were in good working order.
- I analyzed the market data, making adjustments as necessary for differences in value characteristics between the comparable and subject property, and arrived at my final opinion of value.
- No one provided me with significant assistance (either appraisal or otherwise) in the development of my opinions, analyses or conclusions.
- Where this appraisal is based not only on the items, but also on factual data or documentation supplied therewith, this appraisal report shall so state by making reference thereto and, where appropriate, attaching copies thereto.

Approach to Value

In this assignment, the sales comparison approach to value was employed to determine fair market value. In the sales comparison approach, the most appropriate market is researched to locate comparable items which have sold in the past on which an opinion of value can be based. Adjustments in value are made to reflect differences (if any) in value relevant characteristics between the comparable properties and the subject properties.

Neither the cost approach to value nor the income approach to value was employed:

- In the cost approach to value, the basis for value is formed by the cost to reproduce or purchase a new suitable replacement property (adjusted downwards to reflect all forms of depreciation in the subject property, if any). Since the use of the cost approach would result in “depreciated cost new” and not in “fair market value,” the cost approach to value was not applicable to this assignment, so it was not considered.
- In the income approach, anticipated future income of investment property (i.e., income-generating property) is capitalized in order to calculate its present worth. Since the subject property is not investment property, the income approach to value was not applicable to this assignment, so it was not considered.

Assignment Conditions Encountered

- **Limiting Conditions:** There was a time restriction put on me not enabling me to take as detailed photographs of some items that had been in boxes as I normally do. I also used descriptions that had been used by a previous appraiser on an earlier document in order to meet the time restrictions. Where I felt the description needed to be amended I did so.
- **Extraordinary Assumptions:** none
- **Hypothetical Conditions:** none
- **Jurisdictional Exceptions:** none
- **Other:** I was provided with an appraisal that had been done by two other appraisers in the area in 2013. As stated above I used those descriptions as often as possible. All valuations were my own. Many of my valuations were the same as the previous appraisers, simply because many items in the home were nice items, though just “furniture and decorative pieces”.

Listings/Offers/Past Sales

There are no known current agreements of sale, validated offers or third-offers to sell, options, or listings of the subject property as of the effective date of the appraisal. There are no known prior sales of the subject property that have occurred within a reasonable time preceding the effective date of this appraisal.

Disclosure of Interest/Past Services Rendered

I have no current or prospective interest in the subject properties or parties involved. Neither have I performed any services (appraisal or otherwise) related to the subject property within the preceding three years.

Disclaimers and Terms and Conditions

Unless otherwise noted in the Valuation Section of this report, this appraisal is based only on the readily apparent identity of the items appraised. In my opinion, no further opinion or guarantee of authenticity, genuineness, attribution or authorship is necessary.

With the exception of you, my client, possession of this report or its copy does not carry with it the right of publication, nor may this report be used for any purpose by anyone other than you or your agent without my previous written consent. If this report is reproduced, copied or otherwise used by those authorized, the report must be used in its entirety which includes this transmittal letter and all enclosures and attachments. Furthermore, no changes can be made to this report by anyone other than myself. I am not responsible for any unauthorized changes to this report, and any such unauthorized changes immediately render this report null and void.

USPAP Certification

With the below signature I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- I have made a personal inspection of the property that is the subject of this report.
- No one provided significant personal property appraisal assistance to the person signing this certification.

Statement of Confidentiality

I regard all information concerning this appraisal assignment as confidential. I retain a copy of this document along with my original notes in the assignment workfile, and I will not allow others to have access to these records without your written permission unless so ordered by a court of law.

Declaration

My background, education, experience and membership in professional associations qualify me to make appraisals of the type of property that is the subject of this appraisal. A complete list of my qualifications can be found in my Professional Profile which is attached in the addenda to this report.

Electronic Transmission of Report

This appraisal report has been transmitted to you electronically and includes my signatures in electronic form. I affirm that I maintain sole personal control over the use of the electronic signature appended hereto. Electronically affixing my signature to this report carries the same level of authenticity and responsibility for this report's content, analyses and conclusions as would appending an original ink signature on a paper copy of this report.

Sincerely,



Gilbert K Hall
Enclosures:

1. Valuation Section with images
2. Appraisers Professional Profile



PROVIDENT JEWELRY

FAIR MARKET VALUE APPRAISAL

January 15, 2016

Fair Market Value Appraisal of Mr. Simon Bernstein's Jewelry as requested by the Estate.

ATTORNEY:

C/o Zachary Rothman,
Ciklin Lubitz & O'Connell
515 N. Flagler Dr.
20th Floor
West Palm Beach, FL 33401
Office: 561.820.0324
Fax: 561.833.4209

Dear Mr. Rothman,

At your request I examined the jewelry you submitted for valuation and have provided an opinion of the Fair Market Value.

This report is valid only in its entirety and the final figure excludes any applicable taxes. You may wish to take this into consideration when using the report. The value conclusions are subject to limiting conditions that are set forth in the body of the report. To the best of my knowledge and experience, I estimate the FIFTEEN (15) pieces presented on appraisals numbered 1-13 have a total Fair Market Value of \$ 80,175.00

Photographs are included with the original report for your reference. This report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

If I can be of any further assistance, please call.

Sincerely,

Stephanie L. Hardy G.J.G., (GIA)
Graduate Jeweler Gemologist, Jewelry Designer and Appraiser

West Palm Beach
331 Clematis Street
West Palm Beach, FL 33401
561.833.7755

Naples I
541 5th Avenue South
Naples, FL 34102
239.649.7737

Naples II
766 5th Avenue South
Naples, FL 34102
239.649.7200

Fort Myers
15245 South Tamiami Tr
Fort Myers, FL 33908
239.274.7777

Jupiter
828 W Indiantown Rd
Jupiter, FL 33458
561.747.4449

Boca Raton
8221 Glades Rd. #1-F
Boca Raton, FL 33434
561.486.7737

Table of Contents

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- Table of Contents
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- Certification
- List of Laboratory Instruments
- Resume
- Item Descriptions
- Gemsoft Appraisals as recorded in the Provident Point of Sale System

This report is valid only in its entirety and for its stated purpose and intended use and was prepared in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

Statements and Limiting Conditions

Purpose

The purpose of this report is to describe and document the quality of the jewelry listed and to estimate the **Fair Market Value**.

Intended Use

The intended use of this report is for providing an estate appraisal listing the Fair Market Value for use in the resolution of **The Estate of Simon Bernstein**.

Valuation Date: January 15, 2016

Definition of Fair Market Value

The fair market value is the price at which the property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of relevant facts. The fair market value of a particular item of property is not to be determined by a forced sale price. Nor is the fair market value of an item of property to be determined by the sale price of the item in a market other than that in which such item is most commonly sold to the public, taking into account location of the item wherever appropriate. Taken from Treasury Regulation 20.2031-1 (b)

Approach to Value

There are three traditional approaches to value that are as follows:

Income approach: Applies to income producing properties and is used only if an income situation or rental property can be identified.

Market Data approach: Compares the qualities of the subject item to an article with similar or identical qualities, and researches and records current verifiable sales of such merchandise.

Cost approach: Establishes the total value of an item by considering the value of its component parts (precious metal content, gemstone weights and qualities, labor, and any other fees) together with the appropriate retail markup according to the norms of the jewelers in the locale, supply and demand, and the current state of the marketplace.

Fair Market Value is estimated using the market data approach. Neither the income approach nor the cost approach applies in establishing Fair Market Value. However, the cost approach to value was used to check on the market values found.

Market

To value an item a market (and market level) must be recognized. The most appropriate market for jewelry can vary depending upon the article's age, condition, quality, intrinsic content, aesthetic appeal, provenance, current fashion trends, artistic interpretation, and period of manufacture among others.

The type of retail outlet that most commonly carries the items being appraised is considered to be the most appropriate market. However, the auction market was also considered as another appropriate market in establishing Fair Market Value for this type of jewelry.

Limiting Conditions

The jewelry described within has been analyzed and graded in accordance with prescribed grading standards using "state of the art" methods and precision laboratory equipment.

Jewelry constructed solely of, or in combination with, precious metals (i.e. platinum, palladium, yellow or white gold and/or silver) is tested, analyzed and described for its type and content of such metal. Unless otherwise stated, all gemstone weights, grades and measurements are approximate and stones have not been removed from their mountings.

Diamonds are graded with the prescribed grading nomenclature of the Gemological Institute of America (GIA).

Colored stones are color graded with the use of the GIA Gem Set color grading system. Unless otherwise stated, all colored stones listed on this appraisal report have probably been subjected to various treatments to improve their appearance. Treatments are considered usual and customary practices when properly disclosed and when done without intent to defraud the consumer. The treatments are mostly stable and do not require special care. When a treatment is detected and considered unusual it will be so noted by this appraiser. Some treatments are reversible and re-treatable. It may be beyond the scope of an appraisal to determine exact treatment methods or the amount of treatment present. Some treatments require sophisticated equipment not found in a standard gemological laboratory. Prevailing market values are based on these universally practiced and accepted processes by the gems and jewelry trade.

Stones which are not described in detail have no significant value.

Sources are assumed to be reliable and the appraiser does not assume responsibility for their information.

The appraiser assumes the ownership of the subject property is true as stated by the client.

The fees paid for this appraisal do not include the services of the appraiser for any other matter. In particular, fees paid to date do not include any of the appraiser's time or services in connection with any statement, testimony or other matters before an insurance company, its agents, employees or any court or other body in connection with the property herein described.

If the appraiser is required to testify or to make any statements to a third party concerning the described property and/or appraisal, the applicant shall pay the appraiser for all of such time and services so rendered.

This document is limited to its stated intended use and is invalid if all items listed in the Table of Contents are not present.

Unless expressly stated, the items appraised are in good condition. Any serious deficiencies and repairs are noted. Ordinary wear and tear is not noted.

The information in this report is confidential.

This appraisal process does not discover liens, encumbrances, or fractional interests but, if known, they are noted.

The limited owner of this appraisal is the party for whom the work was performed.

Possession of this report does not provide title to the items appraised.

Possession of this report, any portion of this report, or any copy thereof, does not include the right of publication without the appraiser's written consent.

Each item described in this report has been photographed and file copies of the photograph(s) as well as a copy of the report are maintained in the appraiser's files for at least five years after the report date.

Third parties may rely on the information in this report for the defined purpose and intended use only. Third parties requiring further information than what is in the report must obtain the written permission of the owner of the appraisal before the appraiser will discuss the report.

No changes may be made to this report by anyone other than the appraiser. The appraiser cannot be responsible for unauthorized alterations.

The professional relationship between the appraiser and the client ends with the delivery of this report or at the conclusion of the settlement.

Subscriptions and Sources Retained for Value Consulting
Rapaport, Martin - Rapaport Diamond Report, New York, NY
KitCo.com
Ebay.com
JomaShop.com
Tradesy.com
DirectAuction.HiBid.com
The Diamond and Gemstone Book, Stuller v. 66

Metal Market	01/15/2016
Gold	\$ 1,089.80
Silver	\$ 14.01
Platinum	\$ 833.00

List of Laboratory Instruments

Binocular microscope
Loupe
Electronic scale
Touchstone and acids
Fiber optic light
Spectroscope
Polariscope
GIA Gem Set color grading system

Leveridge gauge
Thermal conductivity diamond tester
Ultraviolet light unit
Electronic metals tester
Dichroscope
Refractometer
Meleemeter

STEPHANIE L. HARDY G.J.G., GIA

PROVIDENT JEWELRY

331 CLEMATIS ST.

WEST PALM BEACH, FL 33401

W: 561-833-7755

C: 561-215-7321

FAX: 561-833-8763

EMAIL: STEPHANIE_PROVIDENT@HOTMAIL.COM

PROFESSIONAL: RESPONSIBILITIES INCLUDE, BUT HAVE NOT BEEN LIMITED TO:

PROVIDENT JEWELRY

WEST PALM BEACH, FL

GEMOLOGIST, APPRAISER AND DESIGNER

Retail and Wholesale Sales, Appraisals, Purchasing, Inventory Control, Stone Identification and Grading, Custom Jewelry Design, Jewelry Display and Merchandising, Photography of Fine Jewelry, Exhibit and Sell at Trade Shows.

LITTLE SWITZERLAND

BOCA RATON, FL,
SUNRISE, FL
& KETCHIKAN, AK

SALES TRAINER, SPECIAL PROJECTS AND SENIOR MANAGER

Train Sales Staff on Location, Compose Sales Training Manual, and Establish Sales Training Program, Compile a Manual of Product Overviews, Customer Service
Open and Close a Seasonal Store in Alaska, Bring a Retail Store to Maximum Efficiency in Florida, Maintain Budget and Reach Sales Goals. Train and Educate Sales Staff, Close Sales of Luxury Goods and Fine Jewelry, Appraisals, Customer Service, Scheduling, Inventory Control, Merchandising, Establish Online Store and Marketing Strategy.

DIAMONDS INTERNATIONAL & TANZANITE INTERNATIONAL

SENIOR MANAGER

JUNEAU, AK
& ST. THOMAS USVI

Oversee Operations of High Volume Luxury Jewelry Stores in Vacation Destinations, Fine Jewelry Sales, Appraisals, Conduct Training Seminars, Maintain Control of Inventory, Hire Sales Staff

EXCALIBUR BY KURT ROTHNER

LOS ANGELES, CA

GEMOLOGIST

Identify and Grade Stones, Appraise, Buy and Sell Estate and Period Jewelry and Vintage Watches, Customer Service to Celebrity Clientele, Exhibit, Buy and Sell at Trade Shows, Inventory Control, Establish Website and List Items

EDUCATION:

GEMOLOGICAL INSTITUTE OF AMERICA 1995
GRADUATE JEWELER, GRADUATE GEMOLOGIST, JEWELRY DESIGN

INDIANA UNIVERSITY OF PENNSYLVANIA 1994
B.S. GEOLOGY, BUSINESS MANAGEMENT MINOR

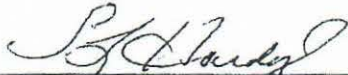
ASSOCIATIONS:

Gemological Institute of America Alumni Association, Cambridge Who's Who, MJSA, Women's Jewelry Association, Association for the Study of Jewelry and the Related Arts, American Society of Jewelry Historians, Appraisers International Society, USPAP 15 Hour Course

Certification

I hereby certify that, to the best of my knowledge and belief:

- ◆ The statements of fact contained in this report are true and correct.
- ◆ The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my unbiased professional analysis, opinions, and conclusions.
- ◆ I have no present or prospective interest in the property that is the subject of this report and I have no personal interest or bias with respect to the parties involved.
- ◆ My compensation is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of my client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.
- ◆ I have made a personal inspection of the property that is the subject of this report.
- ◆ No one provided significant professional assistance to the person signing this report.
- ◆ My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.



Stephanie L. Hardy, G.J.C. (GIA)

Graduate Jeweler Gemologist, Jewelry Designer and Appraiser
Provident Jewelry
01/15/2016

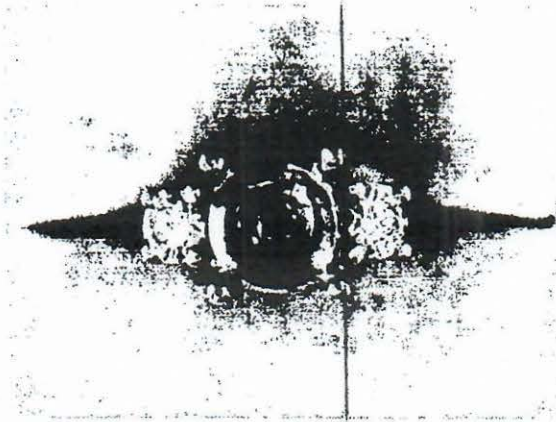
Prepared For: The Estate of Simon Bernstein

Date: 01/15/2016

1. One Semi-Mount Diamond Ring set in platinum. The ring is engraved "David S..."* The ring features two (2) prong-set round brilliant cut diamonds which average I-J color, VS2-SI1 clarity and are approximately 0.97 carats total weight. The ring weighs 6.1 DWT (9.5 grams.)

FMV = \$ 1,800.00

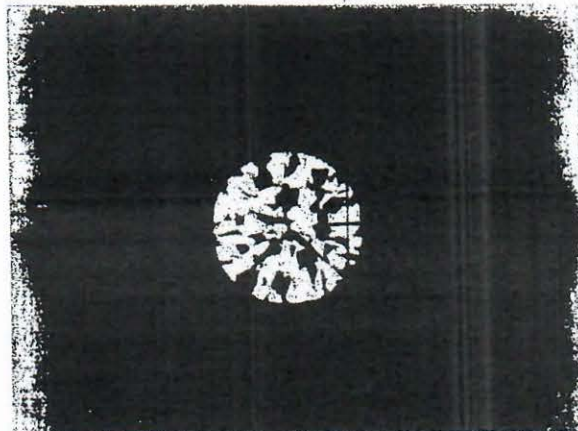
*The hand engraved signature of the jeweler who made the ring is not legible.



2. One Loose Round Brilliant Cut Diamond which weighs 4.77 carats. The diamond measures approximately 10.58-10.72 x 6.60mm and is approximately K-L color, SI1-SI2 clarity.

FMV = \$ 30,750.00*

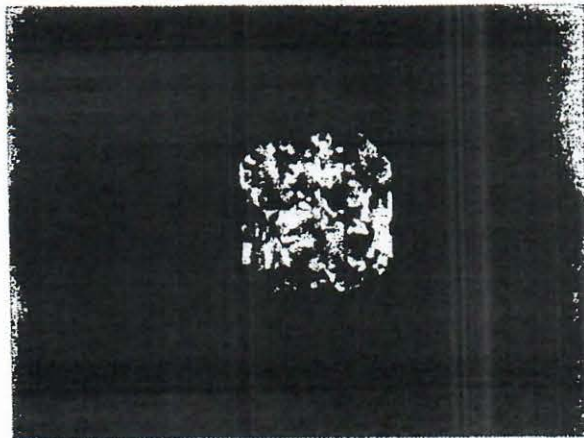
* The diamond is significantly abraded on the pavilion and will have to be re-cut. The process of re-cutting will decrease the weight of the diamond. The Fair Market Value reflects the loss of weight and the cost of re-cutting.



3. One Semi-Mount Diamond Ring set in platinum. The ring features two (2) prong-set triangular brilliant cut diamonds which average I-J color, VS1-SI1 clarity and are approximately 1.59 carats total weight. The ring weighs 5.0 DWT (7.8 grams.)
FMV = \$ 3,700.00

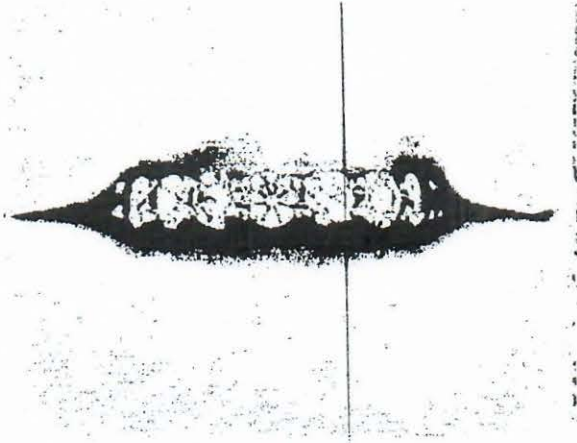


4. One Loose Radiant Cut Diamond which weighs 7.17 carats. The diamond measures approximately 11.19 x 10.49 x 6.86mm and is approximately K-L color, SI2-I1 clarity.
FMV = \$ 33,350.00



5. One "Shared Prong" Diamond Eternity Ring set in platinum. The ring features eighteen (18) prong-set round brilliant cut diamonds which average I-J color, SI1-SI2* clarity and calculate to approximately 3.96 carats total weight. The ring weighs 4.9 DWT (7.6 grams.)
FMV = \$ 1,500.00

*Fifteen (15) of the diamonds are chipped. The Fair Market Value reflects the loss of weight and the cost of re-cutting and / or replacing the damaged diamonds.



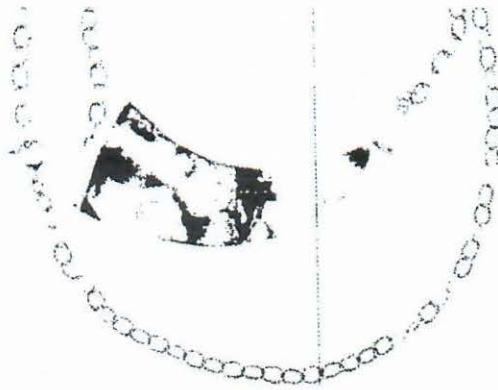
6. One Open Cuban Link Bracelet. The bracelet links are 18 karat yellow gold with a 14 karat yellow gold lobster-claw clasp. The bracelet is approximately 7.5 inches (11.7cm) long. The bracelet weighs 8.0 DWT (12.4 grams.)
FMV = \$ 300.00



7. One Moss Agate Talon Necklace set in 14 karat yellow gold. The necklace features a polished piece of moss agate which is approximately 2 inches (5 cm) long. The agate is supported* by a textured open link chain which is approximately 24 inches (60 cm). The necklace weighs 14.0 DWT (21.8 grams.)

FMV = \$ 225.00

*The tip of the "talon" needs to be re-attached.

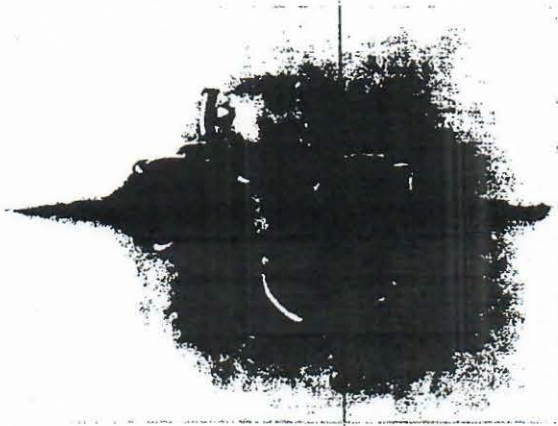


8. One "Infinity and Twisted Rope" Link Necklace. The links of the necklace are 18 karat yellow gold and the clasp is a 14 karat yellow gold lobster claw. The necklace is approximately 15.5 inches (38.75cm) long. The necklace weighs 30.85 DWT (47.9 grams.)

FMV = \$ 1,125.00



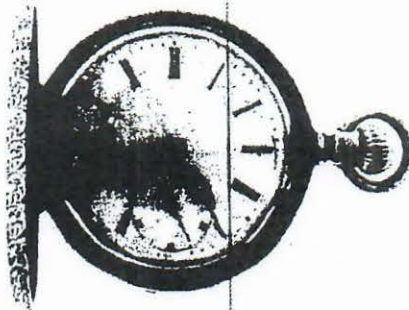
9. One "Flower" Ring set in 14 karat yellow gold. The ring features six (6) prong-set pear-shaped cabochons of jade. The jade stones average 8mm x 6mm and are white, black, orange, gold and green. The ring weighs 4.1 DWT (6.4 grams.)
FMV = \$ 120.00



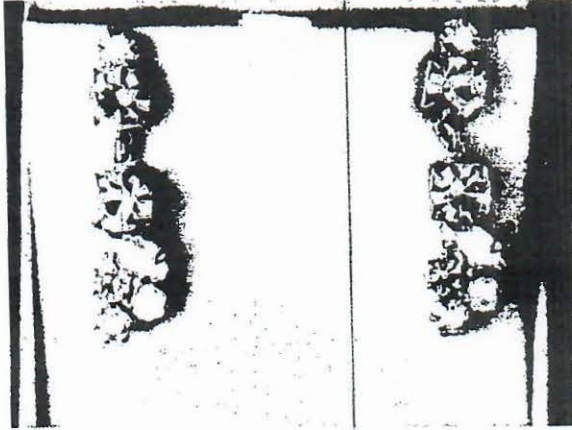
10. One Hunter Case Pocket Watch. The case of the watch tests as 14 karat* and the bow of the watch is not gold. The watch is engraved "*With all My Love, Shirley 7-25-74*" inside the front cover. It is also engraved "*No 410 STEMWINDER Breguet Hairspring Compons, and cut Balance Paul Rochat* LOCLE" on the cuvee. The watch features a manual wind movement and a white face with roman numerals. The face and crystal are damaged. The watch weighs 37.4 DWT (58.2 grams.)

FMV = \$ 300.00

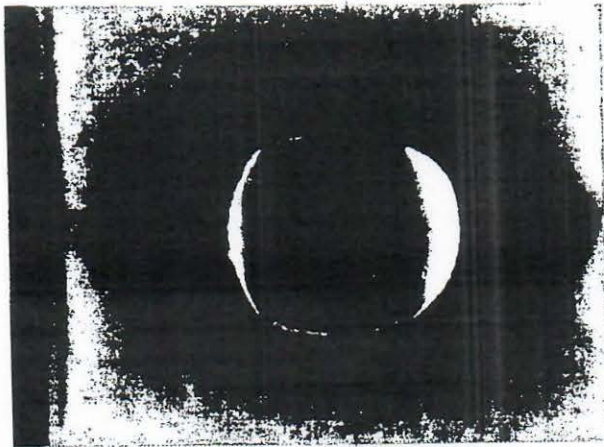
*Gold filled case.



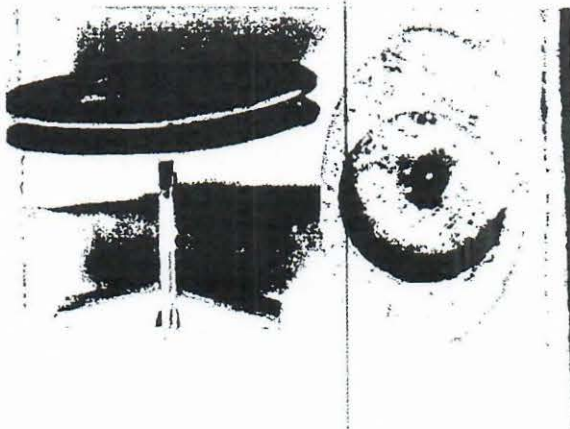
11. One pair of Crystal Earrings set in a silver colored base metal. The earrings feature twelve (12) round crystals and two (2) marquise cut crystals. The earrings weigh 3.1 DWT (4.8 grams.)
FMV = \$ 10.00



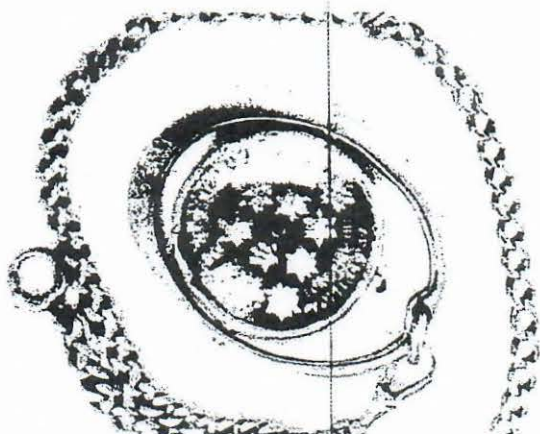
12. One Signet Ring set in 154 karat yellow gold. The ring is engraved with a stylized "B." The ring weighs 9.3 DWT (14.5 grams.)
FMV = \$ 270.00



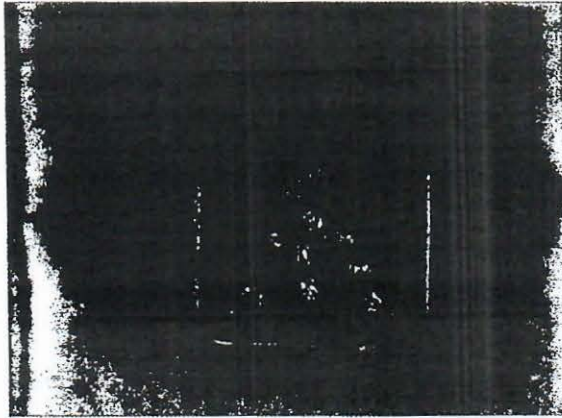
13. One pair of Oval Cufflinks set in 14 karat yellow gold by Avedon. The cufflinks have a Florentine finish and feature two (2) prong-set round brilliant cut sapphires which are approximately 0.14 carats total weight. The sapphires average sl.g-Blue (T 7-8 / S 3-4) color, Type II: VS clarity. The cufflinks weigh 6.5 DWT (10.1 grams.)
FMV = \$ 225.00



14. One Corum Coin Pocket Watch on a Chain. The Corum watch is housed in an Israeli State commemorative gold coin and has a manual wind movement. The watch is supported by a large oval frame which is 18 karat yellow gold. The watch is hinged at the 3:00 and 6:00 positions so that it may rotate in the frame. The chain is a Cuban link of 14 karat yellow gold, approximately 13.5 inches (21 cm) with a spring ring clasp and a swivel clasp. The chain weighs 11.6 DWT (18.0 grams.) The watch, frame and chain together weigh 42.0 DWT (65.3 grams.)
FMV = \$ 6,350.00



15. One Diamond and Enamel Tie Pin set in 10 karat* yellow gold. The pin features ten (10) flush-set single cut diamonds which average H-I color, VS2-SI1 clarity and are approximately 0.22 carats total weight. The black enamel is damaged. The pin weighs 2.3 DWT (3.6 grams.)
FMV = \$ 150.00
*As tested with assaying acids.



Appraisal

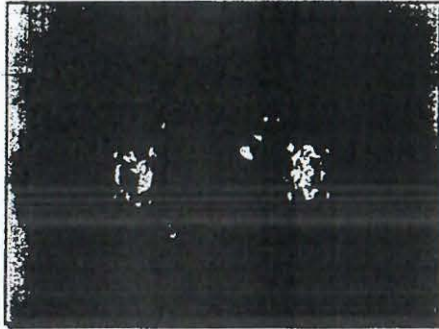
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745763

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 1

DESCRIPTION: One Semi-Mount Diamond Ring set in platinum. The ring is engraved "David S...". The ring features two (2) prong-set round brilliant cut diamonds which average I-J color, VS2-Si1 clarity and are approximately 0.97 carats total weight. The ring weighs 6.1 DWT (9.5 grams.)

FMV = \$ 1,800.00

*The hand engraved signature of the jeweler who made the ring is not legible.

APPRAISED VALUE: \$1,800.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763



Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

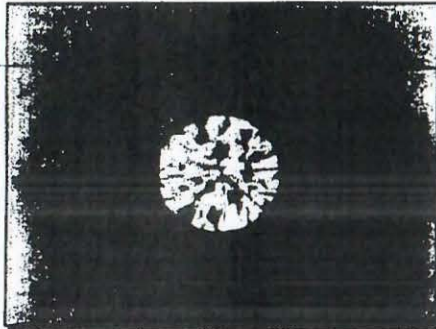
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745764

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 2

DESCRIPTION: One Loose Round Brilliant Cut Diamond which weighs 4.77 carats. The diamond measures approximately 10.58-10.72 x 6.60mm and is approximately K-L color, SI1-SI2 clarity.

FMV = \$ 30,750.00*

* The diamond is significantly abraded on the pavilion and will have to be re-cut. The process of re-cutting will decrease the weight of the diamond. The Fair Market Value reflects the loss of weight and the cost of re-cutting.

APPRAISED VALUE: \$30,750.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763



Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

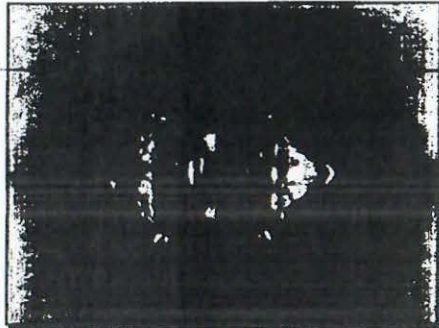
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745765

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 3

DESCRIPTION: One Semi-Mount Diamond Ring set in platinum. The ring features two (2) prong-set triangular brilliant cut diamonds which average I-J color, VS1-SI1 clarity and are approximately 1.59 carats total weight. The ring weighs 5.0 DWT (7.8 grams.)
FMV = \$ 3,700.00

APPRAISED VALUE: \$3,700.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

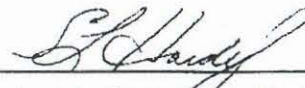
PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763



Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

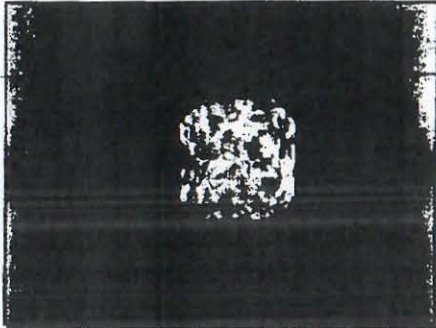
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745766

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 4

DESCRIPTION: One Loose Radiant Cut Diamond which weighs 7.17 carats. The diamond measures approximately 11.19 x 10.49 x 6.86mm and is approximately K-L color, SI2-I1 clarity.
FMV = \$ 33,350.00

APPRAISED VALUE: \$33,350.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

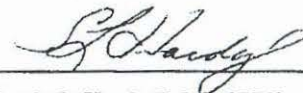
PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763



Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

Following is the name and address of the Presenter of the items:

Appraisal No: 1102745767

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 5

DESCRIPTION: One "Shared Prong" Diamond Eternity Ring set in platinum. The ring features eighteen (18) prong-set round brilliant cut diamonds which average I-J color, SI1-SI2* clarity and calculate to approximately 3.96 carats total weight. The ring weighs 4.9 DWT (7.6 grams.)

FMV = \$ 1,500.00

*Fifteen (15) of the diamonds are chipped. The Fair Market Value reflects the loss of weight and the cost of re-cutting and / or replacing the damaged diamonds.

APPRAISED VALUE: \$1,500.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

Following is the name and address of the Presenter of the items:

Appraisal No: 1102745768

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 6

DESCRIPTION: One Open Cuban Link Bracelet. The bracelet links are 18 karat yellow gold with a 14 karat yellow gold lobster-claw clasp. The bracelet is approximately 7.5 inches (11.7cm) long. The bracelet weighs 8.0 DWT (12.4 grams.)
FMV = \$ 300.00

APPRAISED VALUE: \$300.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

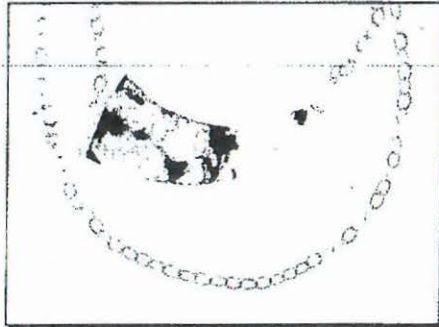
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745769

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 7

DESCRIPTION: One Moss Agate Talon Necklace set in 14 karat yellow gold. The necklace features a polished piece of moss agate which is approximately 2 inches (5 cm) long. The agate is supported* by a textured open link chain which is approximately 24 inches (60 cm). The necklace weighs 14.0 DWT (21.8 grams.)
FMV = \$ 225.00

*The tip of the "talon" needs to be re-attached.

APPRAISED VALUE: \$225.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

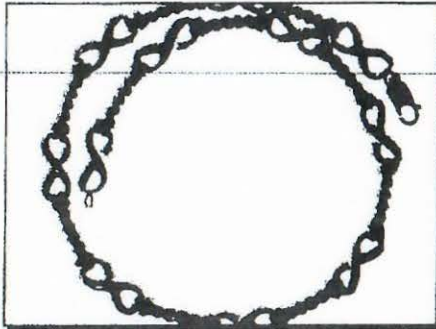
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745770

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 8

DESCRIPTION: One "Infinity and Twisted Rope" Link Necklace. The links of the necklace are 18 karat yellow gold and the clasp is a 14 karat yellow gold lobster claw. The necklace is approximately 15.5 inches (38.75cm) long. The necklace weighs 30.85 DWT (47.9 grams.)
FMV = \$ 1,125.00

APPRAISED VALUE: \$1,125.00

*THIS APPRAISAL IS FOR
FAIR MARKET VALUE*

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

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Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

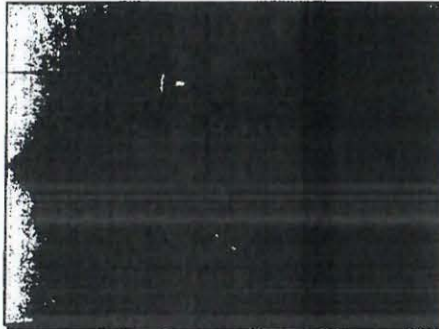
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745771

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 9


DESCRIPTION: One "Flower" Ring set in 14 karat yellow gold. The ring features six (6) prong-set pear-shaped cabochons of jade*. The jade stones average 8mm x 6mm and are white, black, orange, gold and green. The ring weighs 4.1 DWT (6.4 grams.)
FMV = \$ 120.00

APPRAISED VALUE: \$120.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry
331 Clematis Street
West Palm Beach, FL 33401
Phone: (888) 888-4367 Fax: (561) 833-8763


Stephanie L. Hardy G.J.G. (GIA) Jan. 18, 2016
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

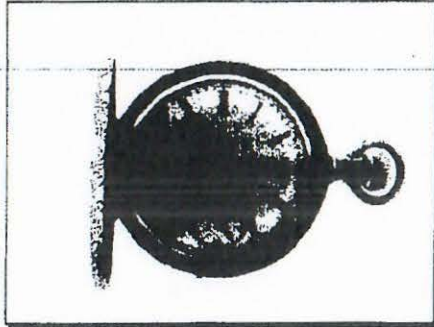
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745772

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 10

DESCRIPTION: One Hunter Case Pocket Watch. The case of the watch tests as 14 karat* and the bow of the watch is not gold. The watch is engraved "With all My Love, Shirley 7-25-74" inside the front cover. It is also engraved "No 410 STEMWINDER Breguet Hairspring Compond and cut Balance Paul Rochat LOCLE" on the cuvee. The watch features a manual wind movement and a white face with roman numerals. The face and crystal are damaged. The watch weighs 37.4 DWT (58.2 grams.)

FMV = \$ 300.00

*Gold filled case.

APPRAISED VALUE: \$300.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

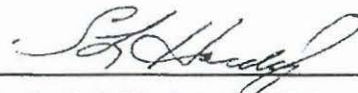
PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763



Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

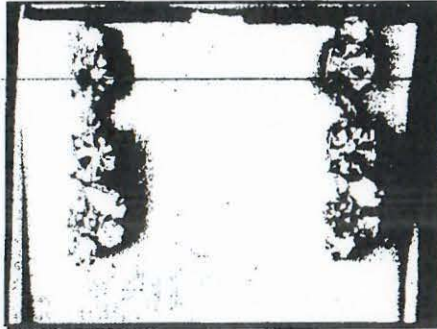
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745773

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 11

DESCRIPTION: One pair of Crystal Earrings set in a silver colored base metal. The earrings feature twelve (12) round crystals and two (2) marquise cut crystals. The earrings weigh 3.1 DWT (4.8 grams.)
FMV = \$ 10.00

APPRAISED VALUE: \$10.00

*THIS APPRAISAL IS FOR
FAIR MARKET VALUE*

PROVIDENT JEWELRY

*Fine Estate Jewelry
331 Clematis Street
West Palm Beach, FL 33401
Phone: (888) 888-4367 Fax: (561) 833-8763*

Stephanie L. Hardy G.J.G. (GIA) Jan. 18, 2016
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

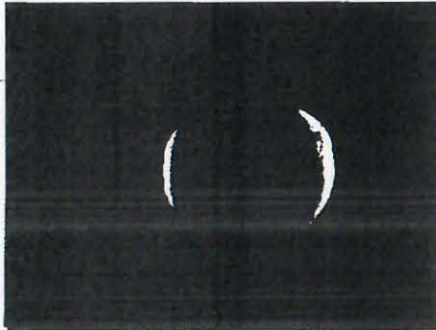
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745774

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 12

DESCRIPTION: One Signet Ring set in 154 karat yellow gold. The ring is engraved with a stylized "B." The ring weighs 9.3 DWT (14.5 grams.)
FMV = \$ 270.00

APPRAISED VALUE: \$270.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

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West Palm Beach, FL 33401

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Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

Following is the name and address of the Presenter of the items:

Appraisal No: 1102745775

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 13

DESCRIPTION: One pair of Oval Cufflinks set in 14 karat yellow gold by Avedon. The cufflinks have a Florentine finish and feature two (2) prong-set round brilliant cut sapphires which are approximately 0.14 carats total weight. The sapphires average sl.g-Blue (T 7-8 / S 3-4) color, Type II: VS clarity. The cufflinks weigh 6.5 DWT (10.1 grams.)
FMV = \$ 225.00

APPRAISED VALUE: \$225.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

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West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

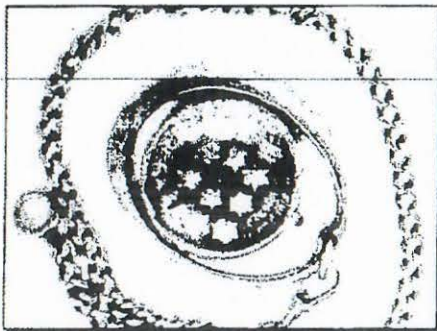
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745776

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 14

DESCRIPTION: One Corum Coin Pocket Watch on a Chain. The Corum watch is housed in an Israeli State commemorative gold coin and has a manual wind movement. The watch is supported by a large oval frame which is 18 karat yellow gold. The watch is hinged at the 3:00 and 6:00 positions so that it may rotate in the frame. The chain is a Cuban link of 14 karat yellow gold, approximately 13.5 inches (21 cm) with a spring ring clasp and a swivel clasp. The chain weighs 11.6 DWT (18.0 grams.) The watch, frame and chain together weigh 42.0 DWT (65.3 grams.)

FMV = \$ 6,350.00

APPRAISED VALUE: \$6,350.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

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West Palm Beach, FL 33401

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Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

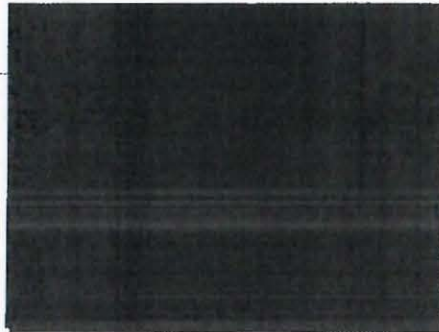
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745777

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

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ITEM NO.: FMV 15

DESCRIPTION: One Diamond and Enamel Tie Pin set in 10 karat* yellow gold. The pin features ten (10) flush-set single cut diamonds which average H-I color, VS2-SI1 clarity and are approximately 0.22 carats total weight. The black enamel is damaged. The pin weighs 2.3 DWT (3.6 grams.)

FMV = \$ 150.00

*As tested with assaying acids.

APPRAISED VALUE: \$150.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

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Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

IN THE CIRCUIT COURT IN AND FOR THE 15TH JUDICIAL CIRCUIT IN AND FOR
PALM BEACH COUNTY, FLORIDA

IN RE: ESTATE OF:

PROBATE DIVISION

SIMON L. BERNSTEIN,

FILE NO: 502012CP4391XXXXNB/IH

Deceased.

NOTICE OF CONFIDENTIAL INFORMATION
WITHIN COURT FILING

Pursuant to Florida Rule of Judicial Administration 2.420(d)(2), I do hereby certify that I am filing herewith a document containing confidential information as described in Rule 2.420(d)(1)(B) and that:

(a) The title/type of document is:

Annual Accounting for the Period 11/1/17-9/30/18; and

Notice of Accounting of Personal Representative from 11/1/17-9/30/18

(b) (X) The entire document is confidential or,

() The confidential information within the document is precisely located in the exhibits to the Annual Accounting.

Note: The clerk of court shall review filings identified as containing confidential information to determine whether the information is facially subject to confidentiality under subdivision (d)(1)(B). The clerk shall notify the filer in writing within 5 days if the clerk determines that the information is NOT subject to confidentiality, and the records shall not be held as confidential for more than 10 days, unless a motion is filed pursuant to subdivisions (d)(3) of the Rule. Fla. R. Jud. Admin. 2.420(d)(2).

I HEREBY CERTIFY that a true and correct of the foregoing was sent by e-mail service or U.S. Postal Service on the 7th day of December, 2018 to the parties on the attached Service List.

/s/ Joielle A. Foglietta

BRIAN M. O'CONNELL

Florida Bar No: 308471

ASHLEY CRISPIN ACKAL

Florida Bar No: 037495

JOIELLE A. FOGLIETTA

Florida Bar No: 094238

O'Connell & Crispin Ackal, PLLC

420 Royal Palm Way, Suite 300

Palm Beach, FL 33480

Telephone: (561) 355-0403

Fax: (561) 355-5133

service@OCAlawyers.com

dreed@OCAlawyers.com

SERVICE LIST

<p>Alan B. Rose, Esq. Page, Mrachek, Fitzgerald & Rose, PA. 505 S. Flagler Dr., Suite 600 West Palm Beach, FL 33401 (561) 355-6991 arose@mrachek-law.com mchandler@mrachek-law.com</p>	<p>John P. Morrissey, Esq. 330 Clematis St., Suite 213 West Palm Beach, FL 33401 john@jmorrisseylaw.com</p>	<p>Diana Lewis obo Jacob and Daniel Bernstein. ADR & Mediation Services, LLC 2765 Tecumseh Drive West Palm Beach, FL 33409 (561) 758-3017 dzlewis@aol.com</p>
<p>Joshua Bernstein 2753 N.W. 34th St. Boca Raton, FL 33434</p>	<p>Lisa Friedstein and Carley Friedstein, Minor c/o Jeffrey and Lisa Friedstein Parent and Natural Guardian 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedsteins.com Lisa.friedstein@gmail.com</p>	<p>Max Friedstein 2142 Churchill Lane Highland Park, IL 60035</p>
<p>Eliot Bernstein 2753 N.W. 34th St. Boca Raton, FL 33434 iviewit@iviewit.tv</p>	<p>Pamela Beth Simon 950 N. Michigan Ave., Apt. 2603 Chicago, IL 60611 psimon@stpcorp.com</p>	
<p>Marc J. Soss, Esq. 11010 Hyacinth Place Lakewood Ranch, FL 34202-4158 Tel.: 941/928-0310 Fax: 813/342-7967 mjs@fl-estateplanning.com</p>		

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.

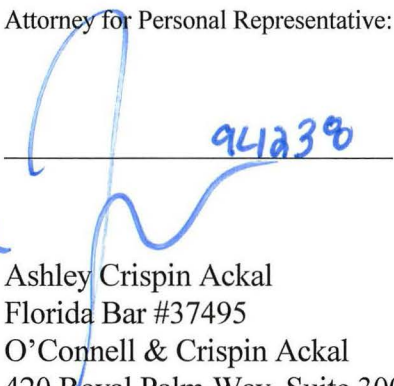
It is important that this accounting be carefully examined. Requests for additional information and any questions should be addressed to the personal representative(s) or the attorneys for the personal representative(s), the names and addresses of whom are set forth below.

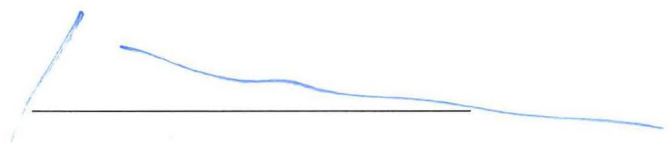
Under penalties of perjury, the undersigned personal representative(s) declare(s) that I (we) have read and examined this accounting and that the facts and figures set forth in the Summary and the attached Schedules are true, to the best of my (our) knowledge and belief, and that it is a complete report 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 7th day of December 2018.

Attorney for Personal Representative:

Personal Representative:


94238



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

Brian M. O'Connell, Esq.

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

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>

-

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

SCHEDULE A Receipts

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

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

SCHEDULE B

Disbursements

Date	Brief Description of Items	Income	Principal
<u>Administrative Expenses</u>			
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
Total Administrative Expense			\$8,895.00
<u>Professional Fees</u>			
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
Total Professional Fees			\$ 126,854.44
Total Disbursements			\$(135,749.44)

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

SCHEDULE C		Distributions	
Date	Brief Description of Items	Income	Principal
Total Distributions			\$

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

SCHEDULE D Capital Transactions and Adjustments

Date	Brief Description of Transactions	Net Gain	Net Loss
	<u>Sales of Assets and Lawsuit Settlements</u>		
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
	<u>Transfers and Adjustments to Carrying Values:</u>		
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	

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

SCHEDULE D Capital Transactions and Adjustments

<u>Transfers and Adjustments to Carrying Values (Continued):</u>		
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
NET GAIN OR (LOSS)		\$ (411,512.45)

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

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
	<u>Assets other than Cash:</u>		
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
	Other Assets Total	\$316,740.99	\$316,740.99
	<u>Cash:</u>		
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
	Cash Totals	\$406,457.39	\$406,457.39
	Total Assets on Hand at End of Accounting Period	\$723,198.38	\$723,198.38

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

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 Memo/Payor	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
Matter Totals						\$727,784.69	(\$723,188.44)	9,888.49	\$14,484.74
Report Totals						\$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 Tkpr	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
Matter Totals						\$364,844.10	(\$316,136.70)	-9,888.49	\$38,818.91
Report Totals						\$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
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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.



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

Fees

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



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.

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

J.P. Morgan Team

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 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.



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

Fees

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



Primary Account: 000000478015220

For the Period 5/1/18 to 5/31/18

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Primary Account: 000000478015220

For the Period 5/1/18 to 5/31/18

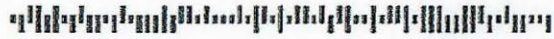
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Primary Account: 000000478015220

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



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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
Total Fees					\$0.00



Primary Account: 000000478015220

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

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Primary Account: 000000478015220

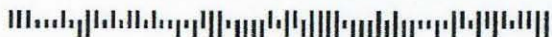
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Primary Account: 000000478015220
 For the Period 6/30/18 to 7/31/18



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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.



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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 6/30/18 to 7/31/18

Important Information About Your Statement

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Primary Account: 00000478015220

For the Period 6/30/18 to 7/31/18

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Primary Account: 000000478015220

For the Period 8/1/18 to 8/31/18

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O'CONNELL CURATOR
BRIAN O'CONNELL, PERSONAL REP
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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.



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

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



Primary Account: 000000478015220

For the Period 8/1/18 to 8/31/18

Important Information About Your Statement

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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

Primary Account: 000000478015220

For the Period 9/1/18 to 9/28/18

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



000003170201000000022

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.



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

Fees

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



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

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 JPMorgan Chase Bank, N.A. Member FDIC

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

J.P.Morgan

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 11/1/17 to 11/30/17

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

Cash & Fixed Income Detail

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



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	--
INFLOWS		
Income	7.13	67.13
Total Inflows	\$7.13	\$67.13
OUTFLOWS **		
Withdrawals	(38,760.76)	(38,760.76)
Total Outflows	(\$38,760.76)	(\$38,760.76)
Ending Cash Balance	\$236,507.75	--

* 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



J.P.Morgan



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 Cost	Per Unit Amount	Amount
Income					
11/1	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 Cost	Per Unit Amount	Amount
Withdrawals					
11/13	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".



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





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

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

Cash & Fixed Income Detail

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



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	--
INFLOWS		
Income	6.18	73.31
Total Inflows	\$6.18	\$73.31
OUTFLOWS **		
Withdrawals		(38,760.76)
Total Outflows	\$0.00	(\$38,760.76)
Ending Cash Balance	\$236,513.93	--

* 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

J.P.Morgan

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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 Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
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".



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





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

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	236,519.82	236,519.82	236,519.82		70.95 5.89	0.03% ¹



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

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,513.93	--
INFLOWS		
Income	5.89	5.89
Total Inflows	\$5.89	\$5.89
Ending Cash Balance	\$236,519.82	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
1/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 12/01/17 - 12/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,513.93 AS OF 01/01/18			5.89





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/18 to 2/28/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,519.82	236,525.71	5.89	70.95	100%
Market Value	\$236,519.82	\$236,525.71	\$5.89	\$70.95	100%
Accruals	5.89	5.32	(0.57)		
Market Value with Accruals	\$236,525.71	\$236,531.03	\$5.32		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,519.82	236,513.93
Income & Distributions	5.89	11.78
Ending Market Value	\$236,525.71	\$236,525.71
Accruals	5.32	5.32
Market Value with Accruals	\$236,531.03	\$236,531.03

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 2/1/18 to 2/28/18

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	11.78
Taxable Income	\$5.89	\$11.78

J.P.Morgan



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 2/1/18 to 2/28/18

Note: ¹ 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	236,525.71	236,525.71	236,525.71		70.95 5.32	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/18 to 2/28/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,519.82	--
INFLOWS		
Income	5.89	11.78
Total Inflows	\$5.89	\$11.78
Ending Cash Balance	\$236,525.71	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
2/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 01/01/18 - 01/31/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,519.82 AS OF 02/01/18			5.89

J.P.Morgan

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/18 to 3/31/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,525.71	236,531.03	5.32	70.95	100%
Market Value	\$236,525.71	\$236,531.03	\$5.32	\$70.95	100%
Accruals	5.32	5.89	0.57		
Market Value with Accruals	\$236,531.03	\$236,536.92	\$5.89		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,525.71	236,513.93
Income & Distributions	5.32	17.10
Ending Market Value	\$236,531.03	\$236,531.03
Accruals	5.89	5.89
Market Value with Accruals	\$236,536.92	\$236,536.92

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 3/1/18 to 3/31/18

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	5.32	17.10
Taxable Income	\$5.32	\$17.10

J.P.Morgan



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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/18 to 3/31/18

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR	1.00	236,531.03	236,531.03	236,531.03		70.95 5.89	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/18 to 3/31/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,525.71	--
INFLOWS		
Income	5.32	17.10
Total Inflows	\$5.32	\$17.10
Ending Cash Balance	\$236,531.03	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
3/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 02/01/18 - 02/28/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,525.71 AS OF 03/01/18			5.32

J.P.Morgan



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/18 to 4/30/18

Self-Directed Investing Account

J.P. Morgan Team		Table of Contents	
Self-Directed Investing Team	866-297-0293	Account Summary	2
Client Service Team	8442755434	Portfolio Activity	5
Online access	www.jpmorganonline.com		

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/18 to 4/30/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,531.03	236,536.92	5.89	70.96	100%
Market Value	\$236,531.03	\$236,536.92	\$5.89	\$70.96	100%
Accruals	5.89	5.70	(0.19)		
Market Value with Accruals	\$236,536.92	\$236,542.62	\$5.70		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,531.03	236,513.93
Income & Distributions	5.89	22.99
Ending Market Value	\$236,536.92	\$236,536.92
Accruals	5.70	5.70
Market Value with Accruals	\$236,542.62	\$236,542.62

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 4/1/18 to 4/30/18

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	22.99
Taxable Income	\$5.89	\$22.99



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/18 to 4/30/18

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	236,536.92	236,536.92	236,536.92		70.96 5.70	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/18 to 4/30/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,531.03	--
INFLOWS		
Income	5.89	22.99
Total Inflows	\$5.89	\$22.99
Ending Cash Balance	\$236,536.92	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
4/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 03/01/18 - 03/31/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,531.03 AS OF 04/01/18			5.89



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/18 to 5/31/18

Self-Directed Investing Account

J.P. Morgan Team		Table of Contents	
			Page
Self-Directed Investing Team	866-297-0293	Account Summary	2
Client Service Team	8442755434	Portfolio Activity	5
Online access	www.jpmorganonline.com		

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/18 to 5/31/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,536.92	236,542.62	5.70	70.96	100%
Market Value	\$236,536.92	\$236,542.62	\$5.70	\$70.96	100%
Accruals	5.70	5.89	0.19		
Market Value with Accruals	\$236,542.62	\$236,548.51	\$5.89		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,536.92	236,513.93
Income & Distributions	5.70	28.69
Ending Market Value	\$236,542.62	\$236,542.62
Accruals	5.89	5.89
Market Value with Accruals	\$236,548.51	\$236,548.51

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 5/1/18 to 5/31/18

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	5.70	28.69
Taxable Income	\$5.70	\$28.69



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/18 to 5/31/18

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR	1.00	236,542.62	236,542.62	236,542.62		70.96 5.89	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/18 to 5/31/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,536.92	--
INFLOWS		
Income	5.70	28.69
Total Inflows	\$5.70	\$28.69
Ending Cash Balance	\$236,542.62	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
5/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 04/01/18 - 04/30/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,536.92 AS OF 05/01/18			5.70



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/18 to 6/30/18

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team 866-297-0293
Client Service Team 844/275-5434

Online access www.jpmorganonline.com

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Important Information about your Self-Directed Investing Account(s)

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The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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J.P.Morgan



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/18 to 6/30/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,542.62	236,548.51	5.89	70.96	100%
Market Value	\$236,542.62	\$236,548.51	\$5.89	\$70.96	100%
Accruals	5.89	5.70	(0.19)		
Market Value with Accruals	\$236,548.51	\$236,554.21	\$5.70		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,542.62	236,513.93
Income & Distributions	5.89	34.58
Ending Market Value	\$236,548.51	\$236,548.51
Accruals	5.70	5.70
Market Value with Accruals	\$236,554.21	\$236,554.21

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 6/1/18 to 6/30/18

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	34.58
Taxable Income	\$5.89	\$34.58





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/18 to 6/30/18

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR	1.00	236,548.51	236,548.51	236,548.51		70.96 5.70	0.03% ¹



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/18 to 7/31/18

Self-Directed Investing Account

J.P. Morgan Team		Table of Contents	
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Online access	www.jpmorganonline.com		

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/18 to 7/31/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,548.51	236,554.21	5.70	70.96	100%
Market Value	\$236,548.51	\$236,554.21	\$5.70	\$70.96	100%
Accruals	5.70	5.89	0.19		
Market Value with Accruals	\$236,554.21	\$236,560.10	\$5.89		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,548.51	236,513.93
Income & Distributions	5.70	40.28
Ending Market Value	\$236,554.21	\$236,554.21
Accruals	5.89	5.89
Market Value with Accruals	\$236,560.10	\$236,560.10

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 7/1/18 to 7/31/18

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	5.70	40.28
Taxable Income	\$5.70	\$40.28



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/18 to 7/31/18

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR JPM DEPOSIT SWEEP	1.00	236,554.21	236,554.21	236,554.21		70.96 5.89	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/18 to 7/31/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,548.51	--
INFLOWS		
Income	5.70	40.28
Total Inflows	\$5.70	\$40.28
Ending Cash Balance	\$236,554.21	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
7/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 06/01/18 - 06/30/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,548.51 AS OF 07/01/18			5.70



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/18 to 8/31/18

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team	866-297-0293
Client Service Team	844/275-5434

Online access www.jpmorganonline.com

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/18 to 8/31/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,554.21	236,560.10	5.89	70.96	100%
Market Value	\$236,554.21	\$236,560.10	\$5.89	\$70.96	100%
Accruals	5.89	5.89	0.00		
Market Value with Accruals	\$236,560.10	\$236,565.99	\$5.89		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,554.21	236,513.93
Income & Distributions	5.89	46.17
Ending Market Value	\$236,560.10	\$236,560.10
Accruals	5.89	5.89
Market Value with Accruals	\$236,565.99	\$236,565.99

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 8/1/18 to 8/31/18

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	46.17
Taxable Income	\$5.89	\$46.17



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 8/1/18 to 8/31/18

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR JPM DEPOSIT SWEEP	1.00	236,560.10	236,560.10	236,560.10		70.96 5.89	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/18 to 8/31/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,554.21	--
INFLOWS		
Income	5.89	46.17
Total Inflows	\$5.89	\$46.17
Ending Cash Balance	\$236,560.10	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
8/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 07/01/18 - 07/31/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,554.21 AS OF 08/01/18			5.89



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/18 to 9/30/18

Self-Directed Investing Account

J.P. Morgan Team	
Self-Directed Investing Team	866-297-0293
Client Service Team	844/275-5434
Online access	www.jpmorganonline.com

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Client News

J.P. Morgan Securities LLC Net Capital Requirements

As of June 30, 2018, J.P. Morgan Securities LLC's net capital of \$16.7 billion exceeded the minimum regulatory net capital requirement of \$2.9 billion by \$13.8 billion.

Complete copies of each unaudited Statement of Financial Condition may be viewed, at no cost, by accessing <http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>, or you may call 1.866.576.1300 for hard copies.

If you wish to transfer securities this year, please notify your Client Service representative before December 1, 2018, in order to allow time for processing before the year-end tax filing deadline. We will need to receive from you full delivery instructions for the securities as well as confirmation that the recipient is able to receive the securities you intend to transfer.

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/18 to 9/30/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,560.10	236,565.99	5.89	70.96	100%
Market Value	\$236,560.10	\$236,565.99	\$5.89	\$70.96	100%
Accruals	5.89	5.70	(0.19)		
Market Value with Accruals	\$236,565.99	\$236,571.69	\$5.70		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,560.10	236,513.93
Income & Distributions	5.89	52.06
Ending Market Value	\$236,565.99	\$236,565.99
Accruals	5.70	5.70
Market Value with Accruals	\$236,571.69	\$236,571.69

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 9/1/18 to 9/30/18

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	52.06
Taxable Income	\$5.89	\$52.06



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/18 to 9/30/18

Note: ¹ 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 JPM DEPOSIT SWEEP	1.00	236,565.99	236,565.99	236,565.99		70.96 5.70	0.03 % ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/18 to 9/30/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,560.10	--
INFLOWS		
Income	5.89	52.06
Total Inflows	\$5.89	\$52.06
Ending Cash Balance	\$236,565.99	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
9/4	Interest Income	DEPOSIT SWEEP INTEREST FOR 08/01/18 - 08/31/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,560.10 AS OF 09/01/18			5.89



Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2017

STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL

TOTAL VALUE OF YOUR ACCOUNT (as of 12/31/17)
Includes Accrued Interest

\$600,115.22

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

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#BWNJGMM

0078681 02 AV 0.870 02 TR 00504 MSGDD06C 100000

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL
515 N FLAGLER DR, 20TH
WEST PALM BEACH FL 33401



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Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



Expanded Disclosures

Expanded Disclosures, which apply to all statements Morgan Stanley Smith Barney LLC (we/us) sends to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256 or mail to P.O. Box 95002, South Jordan, UT 84095, or contact us at www.morganstanley.com.

Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions and (2) market values provided by pricing services and/or outside custodians, as applicable for other positions, and by adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the "Holdings" section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or "dated date") through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than

the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules and regulations. The Contributions information in this statement reflects contributions for a particular account, without reference to any other account. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if other special rules apply (e.g., to conversions/recharacterizations of Traditional to Roth/Roth to Traditional IRAs). Tax reporting is provided for IRA, VIP Basic and 403(b) accounts but not for VIP Plus and RPM accounts. The account value used for your Required Minimum Distribution calculation, if any, is based on the prior December 31st Account Value, including accrued interest. Additionally, for IRAs (1) the "Max. Individual Contributions Allowed (by SSN)" reflects the annual limit on contributions that you can make to Traditional and Roth IRAs under the Internal Revenue Code (this limit applies on a per person basis, not per account; other rules apply to IRAs which are part of employer-sponsored plans); (2) you cannot make an individual contribution to a Traditional IRA for the year in which you reach age 70 1/2 or any later year; and (3) the categorization of any contribution's deductibility is based upon information provided by you. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, go to www.morganstanley.com/wealth/disclosures/disclosures.asp, or call Client Service Center.

Tax Reporting

Under Federal Income Tax law, we are required to report gross proceeds of sales (including entering into short sales) on Form 1099-B by February 15 of the year following the calendar year of the transaction for reportable (i.e. non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under Internal Revenue Service regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 28% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if you are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the



Expanded Disclosures (CONTINUED)

applicable interest rate changes and at the close of every statement month. For interest rate information, log into your Morgan Stanley account at morganstanley.com/online. Select your account with a Margin agreement and click Interest Rates for more information.

Information regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at \$1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

Morgan Stanley's Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful

auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from any actual or anticipated changes to issuer's and/or guarantor's credit ratings or credit spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying reference asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes and Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than the estimates shown. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts. For more information on the risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are

not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held at Morgan Stanley Smith Barney LLC

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (1099s) and separate periodic statements, which may vary from our information due to different tax reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting. Under certain circumstances, such as IRA accounts, we perform all tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the Internal Revenue Service. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. In the case of Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the "Unsettled Purchases/Sales Activity" section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

Morgan Stanley does not provide legal or tax advice. Please consult your own tax advisor.

Revised 12/2017

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (12/1/17-12/31/17)	This Year (1/1/17-12/31/17)
TOTAL BEGINNING VALUE	—	—
Credits	600,000.00	600,000.00
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	\$600,000.00	\$600,000.00
Change in Value	115.22	115.22
TOTAL ENDING VALUE	\$600,115.22	\$600,115.22

MARKET VALUE OVER TIME

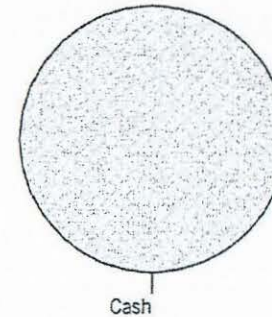
The below chart displays the most recent thirteen months of Market Value.



This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$600,115.22	100.00
TOTAL VALUE	\$600,115.22	100.00%



FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.



Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/17)	This Period (as of 12/31/17)
Mutual Funds	—	\$600,115.22
Total Assets	—	\$600,115.22
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	—	\$600,115.22

CASH FLOW

	This Period (12/1/17-12/31/17)	This Year (1/1/17-12/31/17)
OPENING CASH, BDP, MMFs	—	—
Purchases	(600,000.00)	(600,000.00)
Dividend Reinvestments	(115.22)	(115.22)
Income and Distributions	115.22	115.22
Total Investment Related Activity	\$(600,000.00)	\$(600,000.00)
Electronic Transfers-Credits	600,000.00	600,000.00
Total Cash Related Activity	\$600,000.00	\$600,000.00
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	—	—

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/17-12/31/17)	This Year (1/1/17-12/31/17)
Other Dividends	\$115.22	\$115.22
Total Taxable Income And Distributions	\$115.22	\$115.22
Total Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$115.22	\$115.22

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/17-12/31/17)	Realized This Year (1/1/17-12/31/17)	Unrealized Inception to Date (as of 12/31/17)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

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PERSONAL
ACCOUNTS

RETIREMENT
ACCOUNTS

EDUCATION
ACCOUNTS

TRUST
ACCOUNTS

BUSINESS
ACCOUNTS

Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority) †: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

MUTUAL FUNDS

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLGTN WS (PCOXX)	—	600,115.220	N/A	\$1.000	N/A	\$600,115.22	N/A	\$7,141.00	1.18
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
		Percentage of Holdings			Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS		100.00%			—	\$600,115.22	N/A	\$7,141.00	1.19%
		Percentage of Holdings			Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE		100.00%			—	\$600,115.22	N/A	\$7,141.00	1.19%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Annuities & Insurance	Structured Investments	Other
Mutual Funds	\$600,115.22	—	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$600,115.22	—	—	—	—	—	—



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/27		Funds Received	WIRED FUNDS RECEIVED	CITIBANK N A CIKLIN, LUBITZ OCONNELL TRUST			\$600,000.00
12/28	12/28	Bought	FEDERATED PRME CSH OBLGTN WS		600,000.000	1.0000	(600,000.00)
12/29		Dividend	FEDERATED PRME CSH OBLGTN WS				115.22
12/29		Dividend Reinvestment	FEDERATED PRME CSH OBLGTN WS	REINVESTMENT	115.220	1.0000	(115.22)
NET CREDITS/(DEBITS)							\$0.00

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MESSAGES

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA web site address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Sign up for eDelivery of your Account Documents Today

Receiving documents through eDelivery is secure, convenient, green and may even help you save on annual account fees. Accounts enrolled in eDelivery of all eligible account documents for every account within an Account Link Group may qualify for a reduced annual fee. Contact us for additional details regarding annual account fees.

Simply visit www.morganstanley.com/edelivery to set your eDelivery preferences today. Please note, if you have not already done so, you will first need to register for Morgan Stanley Online prior to making your eDelivery selections.

CLIENT STATEMENT | For the Period January 1-31, 2018

Morgan Stanley

RECEIVED
FEB 08 2017



STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL

TOTAL VALUE OF YOUR ACCOUNT (as of 1/31/18)
Includes Accrued Interest

\$600,641.32

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

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BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL
515 N FLAGLER DR. 20TH
WEST PALM BCH FL 33401-4330



Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



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Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to www.morganstanley.com/online or, call 800-869-3326.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

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Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go to www.morganstanley.com/online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 10/2017



Account Summary

Active Assets Account
501-033194-242

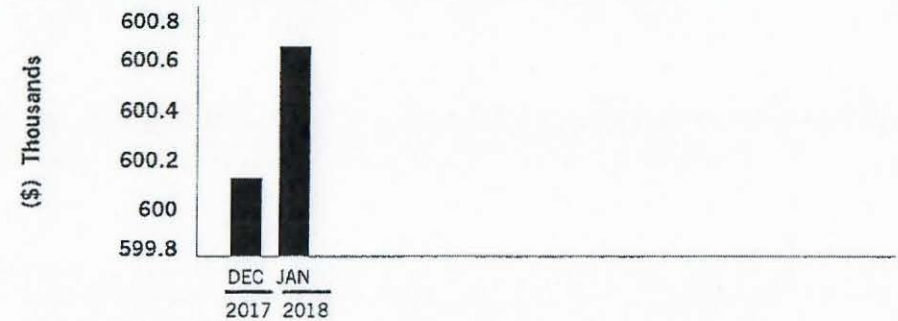
BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (1/1/18-1/31/18)	This Year (1/1/18-1/31/18)
TOTAL BEGINNING VALUE	\$600,115.22	\$600,115.22
Credits	—	—
Debits	(175.00)	(175.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(175.00)	\$(175.00)
Change in Value	701.10	701.10
TOTAL ENDING VALUE	\$600,641.32	\$600,641.32

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

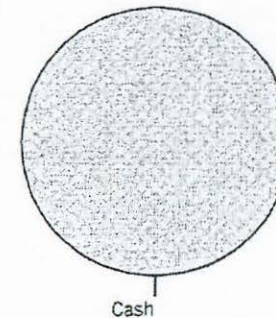


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$600,641.32	100.00
TOTAL VALUE	\$600,641.32	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/17)	This Period (as of 1/31/18)
Mutual Funds	\$600,115.22	\$600,816.32
Total Assets	\$600,115.22	\$600,816.32
Cash, BDP, MMFs (Debit)	—	(175.00)
Total Liabilities (outstanding balance)	—	\$(175.00)
TOTAL VALUE	\$600,115.22	\$600,641.32

INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/18-1/31/18)	This Year (1/1/18-1/31/18)
Other Dividends	\$701.10	\$701.10
Income And Distributions	\$701.10	\$701.10
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$701.10	\$701.10

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (1/1/18-1/31/18)	This Year (1/1/18-1/31/18)
OPENING CASH, BDP, MMFs	—	—
Dividend Reinvestments	(701.10)	(701.10)
Income and Distributions	701.10	701.10
Total Investment Related Activity	—	—
Other Debits	(175.00)	(175.00)
Total Cash Related Activity	\$(175.00)	\$(175.00)
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$(175.00)	\$(175.00)

GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/18-1/31/18)	Realized This Year (1/1/18-1/31/18)	Unrealized Inception to Date (as of 1/31/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority)†: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions.

Description		Market Value	7-Day Current Yield %	Est Ann Income	APY %
CASH		\$(175.00)			
	Percentage of Holdings	Market Value		Est Ann Income	
CASH, BDP, AND MMFs	(0.03)%	\$(175.00)		—	
Total Cash, BDP, MMFs		\$0.00			
Total Cash, BDP, MMFs (Debit)		\$(175.00)			

MUTUAL FUNDS

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLGTM WS (PCOXX)	—	600,816.320	N/A	\$1.000	N/A	\$600,816.32	N/A	\$8,075.00	1.34
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	100.03%				—	\$600,816.32	N/A	\$8,075.00	1.34%

Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$600,641.32	N/A	\$8,075.00	1.34%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Annuities & Insurance	Structured Investments	Other
Cash, BDP, MMFs (Debit)	\$(175.00)	—	—	—	—	—	—
Mutual Funds	600,816.32	—	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$600,641.32	—	—	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
1/16		Account Charge	AAA ANNUAL SERVICE FEE	01/01/2018-12/31/2018			\$(175.00)
1/31		Dividend	FEDERATED PRME CSH OBLG TN WS				701.10
1/31		Dividend Reinvestment	FEDERATED PRME CSH OBLG TN WS	REINVESTMENT	701.100	1.0000	(701.10)
NET CREDITS/(DEBITS)							\$(175.00)

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.



Morgan Stanley

CLIENT STATEMENT | For the Period February 1-28, 2018

STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL

TOTAL VALUE OF YOUR ACCOUNT (as of 2/28/18)

Includes Accrued Interest

\$601,487.47

RECEIVED
MAR 08 2018

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM



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BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL
515 N FLAGLER DR. 20TH
WEST PALM BCH FL 33401-4330



Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to www.morganstanley.com/online or, call 800-869-3326.

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Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if you are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your Morgan Stanley account at morganstanley.com/online. Select your account with a Margin agreement and click Interest Rates for more information.

Information regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to

www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go to www.morganstanley.com/online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 10/2017



Account Summary

Active Assets Account
501-033194-242

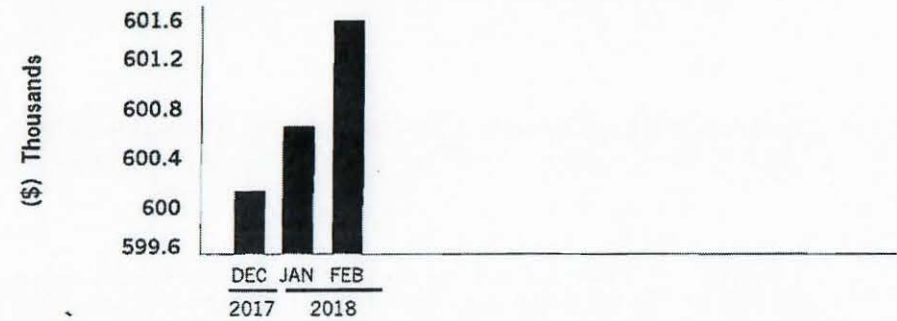
BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (2/1/18-2/28/18)	This Year (1/1/18-2/28/18)
TOTAL BEGINNING VALUE	\$600,641.32	\$600,115.22
Credits	—	—
Debits	175.00	—
Security Transfers	—	—
Net Credits/Debits/Transfers	\$175.00	—
Change in Value	671.15	1,372.25
TOTAL ENDING VALUE	\$601,487.47	\$601,487.47

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

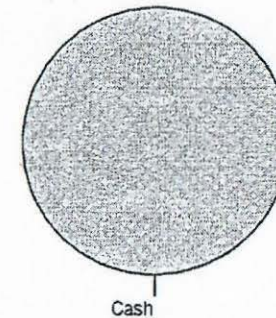


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$601,487.47	100.00
TOTAL VALUE	\$601,487.47	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/ BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 1/31/18)	This Period (as of 2/28/18)
Mutual Funds	\$600,816.32	\$601,487.47
Total Assets	\$600,816.32	\$601,487.47
Cash, BDP, MMFs (Debit)	(175.00)	—
Total Liabilities (outstanding balance)	\$(175.00)	—
TOTAL VALUE	\$600,641.32	\$601,487.47

INCOME AND DISTRIBUTION SUMMARY

	This Period (2/1/18-2/28/18)	This Year (1/1/18-2/28/18)
Other Dividends	\$671.15	\$1,372.25
Income And Distributions	\$671.15	\$1,372.25
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$671.15	\$1,372.25

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (2/1/18-2/28/18)	This Year (1/1/18-2/28/18)
OPENING CASH, BDP, MMFs	\$(175.00)	—
Dividend Reinvestments	(671.15)	(1,372.25)
Income and Distributions	671.15	1,372.25
Total Investment Related Activity	—	—
Other Debits	175.00	—
Total Cash Related Activity	\$175.00	—
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	—	—

GAIN/(LOSS) SUMMARY

	Realized This Period (2/1/18-2/28/18)	Realized This Year (1/1/18-2/28/18)	Unrealized Inception to Date (as of 2/28/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority) †: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

MUTUAL FUNDS

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLG TN WS (PCOXX)	—	601,487.470	N/A	\$1.000	N/A	\$601,487.47	N/A	\$8,710.00	1.44
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	100.00%				—	\$601,487.47	N/A	\$8,710.00	1.45%
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
TOTAL VALUE	100.00%				—	\$601,487.47	N/A	\$8,710.00	1.45%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Annuities & Insurance	Structured Investments	Other
Mutual Funds	\$601,487.47	—	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$601,487.47	—	—	—	—	—	—

Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
2/27		Account Fee Adj	AAA FEE REVERSAL				\$175.00
2/28		Dividend	FEDERATED PRME CSH OBLG TN WS				671.15
2/28		Dividend Reinvestment	FEDERATED PRME CSH OBLG TN WS	REINVESTMENT	671.150	1.0000	(671.15)
NET CREDITS/(DEBITS)							\$175.00

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MESSAGES

Looking to Increase Your Retirement Savings?

There's still time before the April 17, 2018, deadline to make a contribution to an IRA for 2017 subject to IRS eligibility requirements (including any applicable age or income restrictions). Open a Traditional IRA with contributions that may be tax-deductible on your 2017 tax return, a Traditional IRA with non-deductible contributions or a Roth IRA with non-deductible contributions and the advantage of tax-free withdrawals (if certain conditions are met). The maximum contribution is the lesser of (a) your taxable compensation for 2017, or (b) \$5,500 (or \$6,500 if you are age 50 or older). These limits apply to all your IRAs combined. Please call your Financial Advisor or Private Wealth Advisor for more information about your retirement savings strategy.

Pricing Disclosure Update

We have made changes to our disclosures relating to the pricing of securities. These changes relate to pricing for certain illiquid fixed income securities. Please review the updated disclosures at www.morganstanley.com/wealth/disclosures/disclosures.asp.



Morgan Stanley

CLIENT STATEMENT | For the Period March 1-31, 2018

RECEIVED
APR 06 2018

STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL

TOTAL VALUE OF YOUR ACCOUNT (as of 3/31/18)
Includes Accrued Interest

\$602,301.03

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

Morgan Stanley Smith Barney LLC. Member SIPC.

064853 MSGDD23B 013620

#BWNJ GWM



0064853 02 AV 0.375 02 TR 00433 MSGDD23B 100000

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL
515 N FLAGLER DR. 20TH
WEST PALM BCH FL 33401-4330



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Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go to www.morganstanley.com/online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 10/2017



CLIENT STATEMENT | For the Period March 1-31, 2018

Account Summary

Active Assets Account
501-033194-242

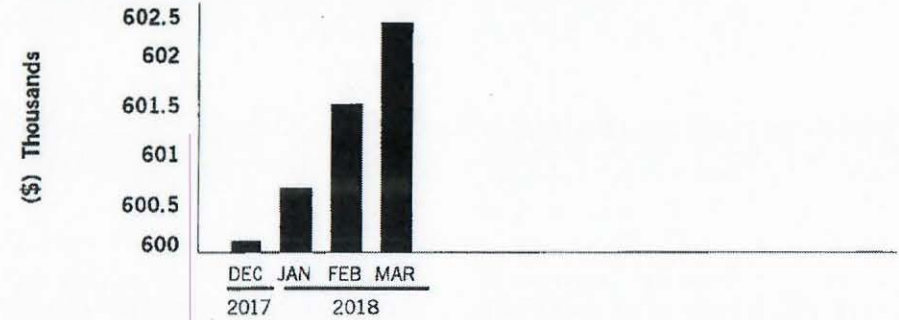
BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (3/1/18-3/31/18)	This Year (1/1/18-3/31/18)
TOTAL BEGINNING VALUE	\$601,487.47	\$600,115.22
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	—	—
Change in Value	813.56	2,185.81
TOTAL ENDING VALUE	\$602,301.03	\$602,301.03

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

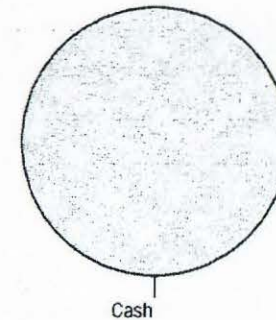


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$602,301.03	100.00
TOTAL VALUE	\$602,301.03	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (* includes accrued interest)

	Last Period (as of 2/28/18)	This Period (as of 3/31/18)
Mutual Funds	\$601,487.47	\$602,301.03
Total Assets	\$601,487.47	\$602,301.03
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$601,487.47	\$602,301.03

CASH FLOW

	This Period (3/1/18-3/31/18)	This Year (1/1/18-3/31/18)
OPENING CASH, BDP, MMFs	—	—
Dividend Reinvestments	(813.56)	(2,185.81)
Income and Distributions	813.56	2,185.81
Total Investment Related Activity	—	—
Total Cash Related Activity	—	—
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	—	—

INCOME AND DISTRIBUTION SUMMARY

	This Period (3/1/18-3/31/18)	This Year (1/1/18-3/31/18)
Other Dividends	\$813.56	\$2,185.81
Income And Distributions	\$813.56	\$2,185.81
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$813.56	\$2,185.81

GAIN/(LOSS) SUMMARY

	Realized This Period (3/1/18-3/31/18)	Realized This Year (1/1/18-3/31/18)	Unrealized Inception to Date (as of 3/31/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority)[†]: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

[†] Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

MUTUAL FUNDS

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLGTN WS (PCOXX)	—	602,301.030	N/A	\$1.000	N/A	\$602,301.03	N/A	\$8,071.00	1.34
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	100.00%				—	\$602,301.03	N/A	\$8,071.00	1.34%
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%				—	\$602,301.03	N/A	\$8,071.00	1.34%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Mutual Funds	\$602,301.03	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$602,301.03	—	—	—	—	—

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Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/29		Dividend	FEDERATED PRME CSH OBLGTN WS				\$813.56
3/29		Dividend Reinvestment	FEDERATED PRME CSH OBLGTN WS	REINVESTMENT	813.560	1.0000	(813.56)
NET CREDITS/(DEBITS)							\$0.00

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MESSAGES

Consolidated Statement of Financial Condition (in millions of dollars):

At December 31, 2017 Morgan Stanley Smith Barney LLC had net capital of \$2,567 which exceeded the Securities and Exchange Commission's minimum requirement by \$2,400. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at December 31, 2017 can be viewed online at: http://www.morganstanley.com/about-us-ir/shareholder/morganstanley_smithbarney_llc.pdf, or may be mailed to you at no cost by calling 1 (866) 825-1675, after March 15, 2018.

Senior Investor Helpline

For any inquiries or comments or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Make Your Annual IRA Contribution

The deadline to make your 2017 IRA contribution is April 17, 2018, so there is still time to contribute to a Traditional or Roth IRA, subject to IRS eligibility requirements (including any applicable age or income restrictions). The maximum contribution is the lesser of (a) your taxable compensation for 2017, or (b) \$5,500 (or \$6,500 if you are age 50 or older) for 2017. These limits apply to all your IRAs combined. Your Morgan Stanley team can help you open a new IRA or fund an existing one. You can even move funds from an existing Morgan Stanley non-retirement account to fund your contribution. Speak with us about making an IRA contribution for 2018 at the same time and take advantage of a year of additional potential growth.

Pricing Disclosure Update

We have made changes to our disclosures relating to the pricing of securities. These changes relate to pricing for certain illiquid fixed income securities. Please review the updated disclosures at www.morganstanley.com/wealth/disclosures/disclosures.asp.

CLIENT STATEMENT | For the Period April 1-30, 2018

Morgan Stanley

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STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL

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TOTAL VALUE OF YOUR ACCOUNT (as of 4/30/18)
Includes Accrued Interest

\$603,188.49

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

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BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL
515 N FLAGLER DR. 20TH
WEST PALM BCH FL 33401-4330



Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to www.morganstanley.com/online or, call 800-869-3326.

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Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if you are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your Morgan Stanley account at morganstanley.com/online. Select your account with a Margin agreement and click Interest Rates for more information.

Information regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to

www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go to www.morganstanley.com/online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

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Revised 10/2017



Account Summary

Active Assets Account
501-033194-242

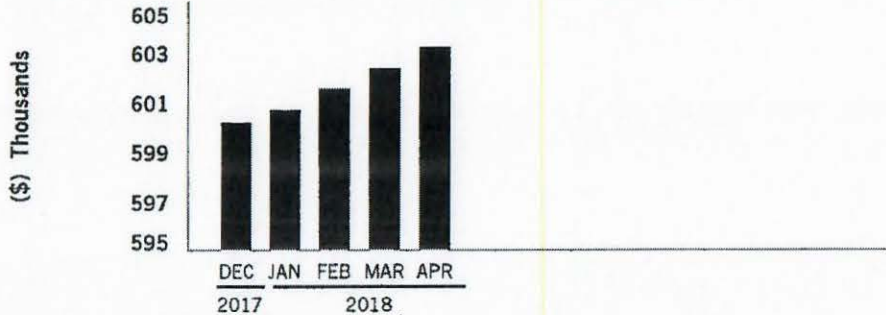
BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (4/1/18-4/30/18)	This Year (1/1/18-4/30/18)
TOTAL BEGINNING VALUE	\$602,301.03	\$600,115.22
Credits	---	---
Debits	---	---
Security Transfers	---	---
Net Credits/Debits/Transfers	---	---
Change in Value	887.46	3,073.27
TOTAL ENDING VALUE	\$603,188.49	\$603,188.49

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

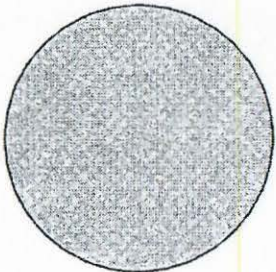


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$603,188.49	100.00
TOTAL VALUE	\$603,188.49	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



Cash

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

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Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 3/31/18)	This Period (as of 4/30/18)
Mutual Funds	\$602,301.03	\$603,188.49
Total Assets	\$602,301.03	\$603,188.49
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$602,301.03	\$603,188.49

INCOME AND DISTRIBUTION SUMMARY

	This Period (4/1/18-4/30/18)	This Year (1/1/18-4/30/18)
Other Dividends	\$887.46	\$3,073.27
Income And Distributions	\$887.46	\$3,073.27
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$887.46	\$3,073.27

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (4/1/18-4/30/18)	This Year (1/1/18-4/30/18)
OPENING CASH, BDP, MMFs	—	—
Dividend Reinvestments	(887.46)	(3,073.27)
Income and Distributions	887.46	3,073.27
Total Investment Related Activity	—	—
Total Cash Related Activity	—	—
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	—	—

GAIN/(LOSS) SUMMARY

	Realized This Period (4/1/18-4/30/18)	Realized This Year (1/1/18-4/30/18)	Unrealized Inception to Date (as of 4/30/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority)†: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLG TN WS (PCOXX)	—	603,188.490	N/A	\$1.000	N/A	\$603,188.49	N/A	\$9,790.00	1.62
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	100.00%				—	\$603,188.49	N/A	\$9,790.00	1.62%
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%				—	\$603,188.49	N/A	\$9,790.00	1.62%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Mutual Funds	\$603,188.49	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$603,188.49	—	—	—	—	—

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Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
4/30		Dividend	FEDERATED PRME CSH OBLGTN WS				\$887.46
4/30		Dividend Reinvestment	FEDERATED PRME CSH OBLGTN WS	REINVESTMENT	887.460	1.0000	(887.46)
NET CREDITS/(DEBITS)							\$0.00

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.



Morgan Stanley

CLIENT STATEMENT | For the Period May 1-31, 2018

STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC

TOTAL VALUE OF YOUR ACCOUNT (as of 5/31/18)

\$354,527.31

Includes Accrued Interest

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

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BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC
420 ROYAL PALM WAY STE 300
PALM BEACH FL 33480



Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



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Standard Disclosures

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Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

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Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if you are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your Morgan Stanley account at morganstanley.com/online. Select your account with a Margin agreement and click Interest Rates for more information.

Information regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to

www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go to www.morganstanley.com/online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 10/2017



Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (5/1/18-5/31/18)	This Year (1/1/18-5/31/18)
TOTAL BEGINNING VALUE	\$603,188.49	\$600,115.22
Credits	—	—
Debits	(249,507.00)	(249,507.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(249,507.00)	\$(249,507.00)
Change in Value	845.82	3,919.09
TOTAL ENDING VALUE	\$354,527.31	\$354,527.31

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

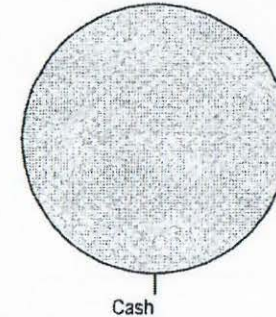


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$354,527.31	100.00
TOTAL VALUE	\$354,527.31	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

CLIENT STATEMENT | For the Period May 1-31, 2018

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 4/30/18)	This Period (as of 5/31/18)
Mutual Funds	\$603,188.49	\$354,527.31
Total Assets	\$603,188.49	\$354,527.31
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$603,188.49	\$354,527.31

CASH FLOW

	This Period (5/1/18-5/31/18)	This Year (1/1/18-5/31/18)
OPENING CASH, BDP, MMFs	—	—
Dividend Reinvestments	(845.82)	(3,919.09)
Sales and Redemptions	249,507.00	249,507.00
Income and Distributions	845.82	3,919.09
Total Investment Related Activity	\$249,507.00	\$249,507.00
Electronic Transfers-Debits	(249,506.91)	(249,506.91)
Other Debits	(0.09)	(0.09)
Total Cash Related Activity	\$(249,507.00)	\$(249,507.00)
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	—	—

INCOME AND DISTRIBUTION SUMMARY

	This Period (5/1/18-5/31/18)	This Year (1/1/18-5/31/18)
Other Dividends	\$845.82	\$3,919.09
Income And Distributions	\$845.82	\$3,919.09
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$845.82	\$3,919.09

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (5/1/18-5/31/18)	Realized This Year (1/1/18-5/31/18)	Unrealized Inception to Date (as of 5/31/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority)†: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLGTN WS (PCOXX)	—	354,527.310	N/A	\$1.000	N/A	\$354,527.31	N/A	\$6,268.00	1.77
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	100.00%				—	\$354,527.31	N/A	\$6,268.00	1.77%
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%				—	\$354,527.31	N/A	\$6,268.00	1.77%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Mutual Funds	\$354,527.31	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$354,527.31	—	—	—	—	—

Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
5/24	5/24	Sold	FEDERATED PRME CSH OBLG TN WS		249,507.000	\$1.0000	\$249,507.00
5/25		Write Off	WRITE-OFF DEBIT				24.91
5/25		Funds Transferred	WIRED FUNDS SENT	BENE: PETER M FEAMAN PA IOTA T ACCT: XXXXX0064			(249,506.91)
5/25		Service Fee	WIRED FUNDS FEE				(25.00)
5/31		Dividend	FEDERATED PRME CSH OBLG TN WS				845.82
5/31		Dividend Reinvestment	FEDERATED PRME CSH OBLG TN WS	REINVESTMENT	845.820	1.0000	(845.82)
NET CREDITS/(DEBITS)							\$0.00

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MESSAGES

Senior Investor Helpline

For any inquiries or comments or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.



CLIENT STATEMENT | For the Period June 1-30, 2018

STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC

TOTAL VALUE OF YOUR ACCOUNT (as of 6/30/18)

\$355,094.21

Includes Accrued Interest

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor

Edward A Thomasco

Executive Director

Edward.A.Thomasco@morganstanley.com

561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700

PALM BEACH GARDENS, FL 33410

Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

#BWNJGWM



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BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC
420 ROYAL PALM WAY STE 300
PALM BEACH FL 33480-4131



Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



Expanded Disclosures

Expanded Disclosures, which apply to all statements Morgan Stanley Smith Barney LLC (we/us) sends to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256 or mail to P.O. Box 95002, South Jordan, UT 84095, or contact us at www.morganstanley.com.

Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions and (2) market values provided by pricing services and/or outside custodians, as applicable for other positions, and by adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the "Holdings" section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or "dated date") through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than

the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules and regulations. The Contributions information in this statement reflects contributions for a particular account, without reference to any other account. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if other special rules apply (e.g., to conversions/recharacterizations of Traditional to Roth/Roth to Traditional IRAs). Tax reporting is provided for IRA, VIP Basic and 403(b) accounts but not for VIP Plus and RPM accounts. The account value used for your Required Minimum Distribution calculation, if any, is based on the prior December 31st Account Value, including accrued interest. Additionally, for IRAs (1) the "Max. Individual Contributions Allowed (by SSN)" reflects the annual limit on contributions that you can make to Traditional and Roth IRAs under the Internal Revenue Code (this limit applies on a per person basis, not per account; other rules apply to IRAs which are part of employer-sponsored plans); (2) you cannot make an individual contribution to a Traditional IRA for the year in which you reach age 70 1/2 or any later year; and (3) the categorization of any contribution's deductibility is based upon information provided by you. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, go to www.morganstanley.com/wealth/disclosures/disclosures.asp, or call Client Service Center.

Tax Reporting

Under Federal Income Tax law, we are required to report gross proceeds of sales (including entering into short sales) on Form 1099-B by February 15 of the year following the calendar year of the transaction for reportable (i.e. non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under Internal Revenue Service regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 28% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if you are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the



Expanded Disclosures (CONTINUED)

applicable interest rate changes and at the close of every statement month. For interest rate information, log into your Morgan Stanley account at morganstanley.com/online. Select your account with a Margin agreement and click Interest Rates for more information.

Information regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at \$1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

Morgan Stanley's Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, go to

www.morganstanley.com/wealth/disclosures/disclosures.asp.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at www.morganstanley.com/structuredproductsrisksandconflicts. For information on risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available

upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held at Morgan Stanley Smith Barney LLC

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (1099s) and separate periodic statements, which may vary from our information due to different tax reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting. Under certain circumstances, such as IRA accounts, we perform all tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the Internal Revenue Service. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. In the case of Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the "Unsettled Purchases/Sales Activity" section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

Morgan Stanley does not provide legal or tax advice. Please consult your own tax advisor.

Revised 02/2018

Account Summary

Active Assets Account
501-033194-242

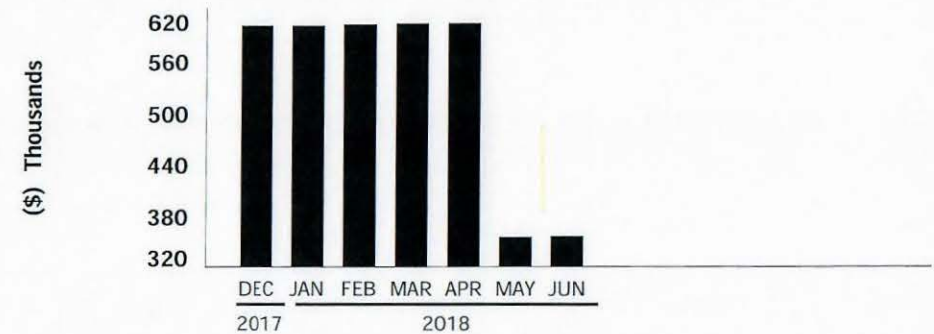
BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (6/1/18-6/30/18)	This Year (1/1/18-6/30/18)
TOTAL BEGINNING VALUE	\$354,527.31	\$600,115.22
Credits	—	—
Debits	—	(249,507.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	—	\$(249,507.00)
Change in Value	566.90	4,485.99
TOTAL ENDING VALUE	\$355,094.21	\$355,094.21

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

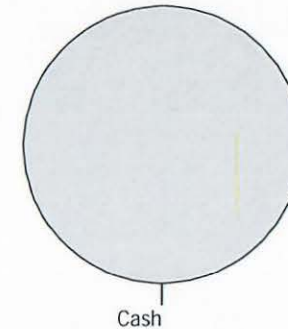


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$355,094.21	100.00
TOTAL VALUE	\$355,094.21	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.



Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 5/31/18)	This Period (as of 6/30/18)
Mutual Funds	\$354,527.31	\$355,094.21
Total Assets	\$354,527.31	\$355,094.21
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$354,527.31	\$355,094.21

INCOME AND DISTRIBUTION SUMMARY

	This Period (6/1/18-6/30/18)	This Year (1/1/18-6/30/18)
Other Dividends	\$566.90	\$4,485.99
Income And Distributions	\$566.90	\$4,485.99
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$566.90	\$4,485.99

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (6/1/18-6/30/18)	This Year (1/1/18-6/30/18)
OPENING CASH, BDP, MMFs	—	—
Dividend Reinvestments	(566.90)	(4,485.99)
Sales and Redemptions	—	249,507.00
Income and Distributions	566.90	4,485.99
Total Investment Related Activity	—	\$249,507.00
Electronic Transfers-Debits	—	(249,506.91)
Other Debits	—	(0.09)
Total Cash Related Activity	—	\$(249,507.00)
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	—	—

GAIN/(LOSS) SUMMARY

	Realized This Period (6/1/18-6/30/18)	Realized This Year (1/1/18-6/30/18)	Unrealized Inception to Date (as of 6/30/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

037196 MSGDD066

Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority)[†]: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

[†] Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLG TN WS (PCOXX)	—	355,094.210	N/A	\$1.000	N/A	\$355,094.21	N/A	\$6,701.00	1.89
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	100.00%				—	\$355,094.21	N/A	\$6,701.00	1.89%
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%				—	\$355,094.21	N/A	\$6,701.00	1.89%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Mutual Funds	\$355,094.21	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$355,094.21	—	—	—	—	—



Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2018

STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC

TOTAL VALUE OF YOUR ACCOUNT (as of 7/31/18)
Includes Accrued Interest

\$354,023.73

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

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BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC
420 ROYAL PALM WAY STE 300
PALM BEACH FL 33480-4131



Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to www.morganstanley.com/online or, call 800-869-3326.

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Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

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Important Information if you are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your Morgan Stanley account at morganstanley.com/online. Select your account with a Margin agreement and click Interest Rates for more information.

Information regarding Special Memorandum Account

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Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to

www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go to www.morganstanley.com/online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 10/2017



Account Summary

Active Assets Account
501-033194-242

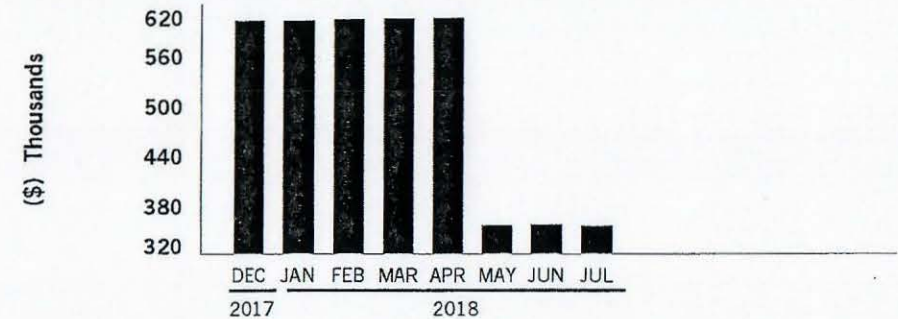
BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (7/1/18-7/31/18)	This Year (1/1/18-7/31/18)
TOTAL BEGINNING VALUE	\$355,094.21	\$600,115.22
Credits	—	—
Debits	(1,680.00)	(251,187.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(1,680.00)	\$(251,187.00)
Change in Value	609.52	5,095.51
TOTAL ENDING VALUE	\$354,023.73	\$354,023.73

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

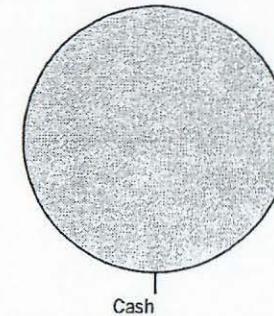


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$354,023.73	100.00
TOTAL VALUE	\$354,023.73	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/18)	This Period (as of 7/31/18)
Cash, BDP, MMFs	—	\$0.01
Mutual Funds	355,094.21	354,023.72
Total Assets	\$355,094.21	\$354,023.73
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$355,094.21	\$354,023.73

INCOME AND DISTRIBUTION SUMMARY

	This Period (7/1/18-7/31/18)	This Year (1/1/18-7/31/18)
Other Dividends	\$609.51	\$5,095.50
Interest	0.01	0.01
Income And Distributions	\$609.52	\$5,095.51
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$609.52	\$5,095.51

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (7/1/18-7/31/18)	This Year (1/1/18-7/31/18)
OPENING CASH, BDP, MMFs	—	—
Dividend Reinvestments	(609.51)	(5,095.50)
Sales and Redemptions	1,680.00	251,187.00
Income and Distributions	609.52	5,095.51
Total Investment Related Activity	\$1,680.01	\$251,187.01
Electronic Transfers-Debits	—	(249,506.91)
Other Debits	—	(0.09)
Total Cash Related Activity	—	\$(249,507.00)
Checks Written	(1,680.00)	(1,680.00)
Total Card/Check Activity	\$(1,680.00)	\$(1,680.00)
CLOSING CASH, BDP, MMFs	\$0.01	\$0.01

GAIN/(LOSS) SUMMARY

	Realized This Period (7/1/18-7/31/18)	Realized This Year (1/1/18-7/31/18)	Unrealized Inception to Date (as of 7/31/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority)†: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA #	\$0.01	—	—	0.150

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	0.00%	\$0.01	—

Bank Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, affiliates of Morgan Stanley Smith Barney LLC and each a national bank and FDIC member.

MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLG TN WS (PCOXX)	—	354,023.720	N/A	\$1.000	N/A	\$354,023.72	N/A	\$6,794.00	1.92

Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	100.00%	—	\$354,023.72	N/A	\$6,794.00	1.92%

Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$354,023.73	N/A	\$6,794.00	1.92%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$0.01	—	—	—	—	—
Mutual Funds	354,023.72	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$354,023.73	—	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
7/19	7/19	Sold	FEDERATED PRME CSH OBLG TN WS		1,680.000	\$1.0000	\$1,680.00
7/19		Check	TRUDY DODSON	Check # 1002			(840.00)
7/19		Service Fee	CHK 001002 OVERLMT FEE				(25.00)
7/23		Interest Income	MORGAN STANLEY PRIVATE BANK NA				0.01
7/23		Service Fee Adj	REV OVERLIMIT FEE	FOR CHK #1002 07/23/18			25.00
7/23		Check	WHITE LION STORAGE	Check # 1001			(840.00)
7/23		Service Fee	CHK 001001 OVERLMT FEE				(25.00)
7/24		Service Fee Adj	REV OVERLIMIT FEE	FOR CHK #1001 07/24/18			25.00
7/31		Dividend	FEDERATED PRME CSH OBLG TN WS				609.51
7/31		Dividend Reinvestment	FEDERATED PRME CSH OBLG TN WS	REINVESTMENT	609.510	1.0000	(609.51)

NET CREDITS/(DEBITS)

\$0.01

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

DEBIT CARD & CHECKING ACTIVITY

CHECKS WRITTEN

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
7/7	7/23	1001	Check	WHITE LION STORAGE		\$(840.00)
7/18	7/19	1002	Check	TRUDY DODSON		(840.00)

TOTAL CHECKS WRITTEN

\$(1,680.00)

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity

Date	Activity Type	Description	Credits/(Debits)
7/20	Automatic Investment	BANK DEPOSIT PROGRAM	\$815.00
7/23	Automatic Redemption	BANK DEPOSIT PROGRAM	(815.00)
7/24	Automatic Investment	BANK DEPOSIT PROGRAM	0.01

NET ACTIVITY FOR PERIOD

\$0.01

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

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STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC

TOTAL VALUE OF YOUR ACCOUNT (as of 8/31/18)
Includes Accrued Interest

\$331,738.63

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
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420 ROYAL PALM WAY STE 300
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Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go to www.morganstanley.com/online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 10/2017



CLIENT STATEMENT | For the Period August 1-31, 2018

Account Summary

Active Assets Account
501-033194-242

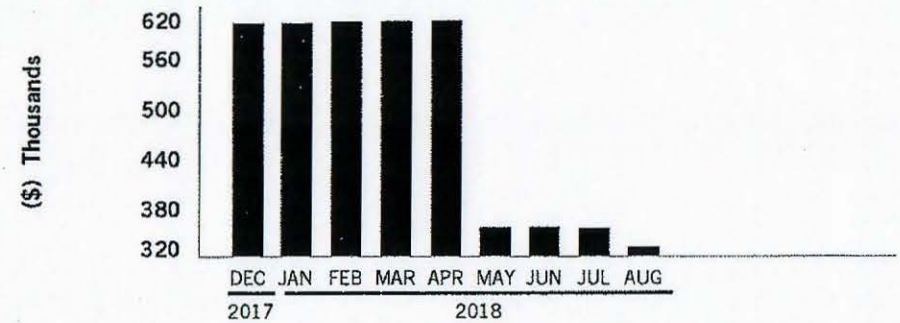
BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (8/1/18-8/31/18)	This Year (1/1/18-8/31/18)
TOTAL BEGINNING VALUE	\$354,023.73	\$600,115.22
Credits	—	—
Debits	(22,876.00)	(274,063.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(22,876.00)	\$(274,063.00)
Change in Value	590.90	5,686.41
TOTAL ENDING VALUE	\$331,738.63	\$331,738.63

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

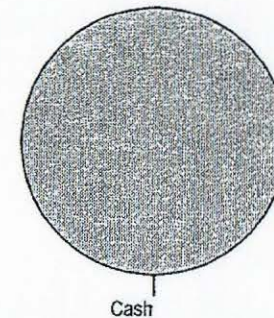


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$331,738.63	100.00
TOTAL VALUE	\$331,738.63	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

040318 MSGDD236 016690

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 7/31/18)	This Period (as of 8/31/18)
Cash, BDP, MMFs	\$0.01	\$9,274.73
Mutual Funds	354,023.72	322,463.90
Total Assets	\$354,023.73	\$331,738.63
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$354,023.73	\$331,738.63

CASH FLOW

	This Period (8/1/18-8/31/18)	This Year (1/1/18-8/31/18)
OPENING CASH, BDP, MMFs	\$0.01	—
Dividend Reinvestments	(590.18)	(5,685.68)
Sales and Redemptions	32,150.00	283,337.00
Income and Distributions	590.90	5,686.41
Total Investment Related Activity	\$32,150.72	\$283,337.73
Electronic Transfers-Debits	(2,125.00)	(251,631.91)
Other Debits	(50.00)	(50.09)
Total Cash Related Activity	\$(2,175.00)	\$(251,682.00)
Checks Written	(20,701.00)	(22,381.00)
Total Card/Check Activity	\$(20,701.00)	\$(22,381.00)
CLOSING CASH, BDP, MMFs	\$9,274.73	\$9,274.73

INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/18-8/31/18)	This Year (1/1/18-8/31/18)
Other Dividends	\$590.18	\$5,685.68
Interest	0.72	0.73
Income And Distributions	\$590.90	\$5,686.41
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$590.90	\$5,686.41

GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/18-8/31/18)	Realized This Year (1/1/18-8/31/18)	Unrealized Inception to Date (as of 8/31/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority) †: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA #	\$9,274.73	—	\$13.91	0.150

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	2.80%	\$9,274.73	\$13.91

Bank Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, affiliates of Morgan Stanley Smith Barney LLC and each a national bank and FDIC member.

MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLGTN WS (PCOXX)	—	322,463.900	N/A	\$1.000	N/A	\$322,463.90	N/A	\$6,656.00	2.06

Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	97.20%	—	\$322,463.90	N/A	\$6,656.00	2.06%

040318 MSGDD236 016691

Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$331,738.63	N/A	\$6,669.91	2.01%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$9,274.73	—	—	—	—	—
Mutual Funds	322,463.90	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$331,738.63	—	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/1	8/1	Sold	FEDERATED PRME CSH OBLG TN WS		2,125.000	\$1.0000	\$2,125.00
8/1		Service Fee	PRE-PAYMENT FEE	AS OF 08/01/2018			(25.00)
8/1		Withdrawal	OFFICIAL CHECK	PAID TO White Lion			(2,125.00)
8/2	8/2	Sold	FEDERATED PRME CSH OBLG TN WS		25.000	1.0000	25.00
8/13		Check - Adjustment	CK# 001003 RETURNED				2,701.00
8/13		Check	ACTIVE ASSET ACCOUNT	Check # 1003			(2,701.00)
8/13		Service Fee	RETURN CHK FEE CHRG	CK#1003			(25.00)
8/23	8/23	Sold	FEDERATED PRME CSH OBLG TN WS		30,000.000	1.0000	30,000.00
8/28		Check	MRACHEK FITZGERALD ET AL	Check # 1005			(2,701.00)
8/29		Check	CBIZ MHM LLC	Check # 1006			(18,000.00)
8/31		Dividend	FEDERATED PRME CSH OBLG TN WS				590.18
8/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 08/01-08/31)			0.72
8/31		Dividend Reinvestment	FEDERATED PRME CSH OBLG TN WS	REINVESTMENT	590.180	1.0000	(590.18)
NET CREDITS/(DEBITS)							\$9,274.72

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

DEBIT CARD & CHECKING ACTIVITY

CHECKS WRITTEN

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
8/13	8/13	1003	Check	ACTIVE ASSET ACCOUNT		\$(2,701.00)
8/13	8/13	1003	Check - Adjustment	CK# 001003 RETURNED		2,701.00
8/23	8/28	1005	Check	MRACHEK FITZGERALD ET AL		(2,701.00)
8/23	8/29	1006	Check	CBIZ MHM LLC		(18,000.00)
TOTAL CHECKS WRITTEN						\$(20,701.00)

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Date	Activity Type	Description	Credits/(Debits)
8/2	Automatic Redemption	BANK DEPOSIT PROGRAM	\$(0.01)
8/3	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
8/13	Automatic Redemption	BANK DEPOSIT PROGRAM	(0.01)
8/24	Automatic Investment	BANK DEPOSIT PROGRAM	29,975.01
8/28	Automatic Redemption	BANK DEPOSIT PROGRAM	(2,701.00)
8/29	Automatic Redemption	BANK DEPOSIT PROGRAM	(18,000.00)
8/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.72
NET ACTIVITY FOR PERIOD			\$9,274.72

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

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STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC

TOTAL VALUE OF YOUR ACCOUNT (as of 9/30/18)

Includes Accrued Interest

\$352,622.15

Your Financial Advisor

Edward A Thomasco

Executive Director

Edward.A.Thomasco@morganstanley.com

561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700

PALM BEACH GARDENS, FL 33410

Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

Morgan Stanley Smith Barney LLC. Member SIPC.

064989 MSGDD03B 024771

#BWNJGWM



0064989 02 AV 0.375 02 TR 00455 MSGDD03B 100000

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC
420 ROYAL PALM WAY STE 300
PALM BEACH FL 33480-4131



Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to www.morganstanley.com/online or, call 800-869-3326.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if you are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your Morgan Stanley account at morganstanley.com/online. Select your account with a Margin agreement and click Interest Rates for more information.

Information regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to

www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go to www.morganstanley.com/online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 10/2017



Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

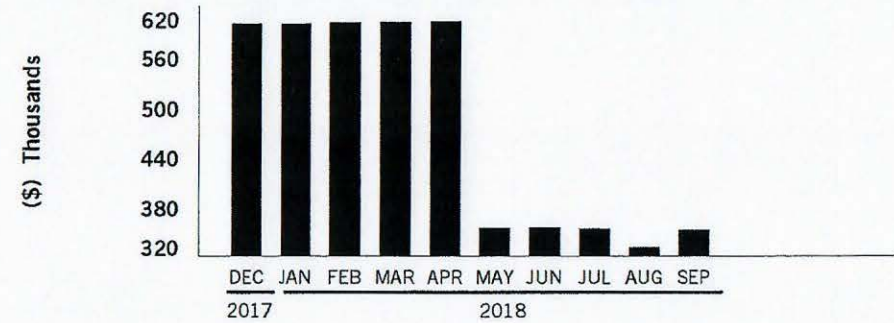
Account Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (9/1/18-9/30/18)	This Year: (1/1/18-9/30/18)
TOTAL BEGINNING VALUE	\$331,738.63	\$600,115.22
Credits	20,338.00	20,338.00
Debits	—	(274,063.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$20,338.00	\$(253,725.00)
Change in Value	545.52	6,231.93
TOTAL ENDING VALUE	\$352,622.15	\$352,622.15

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

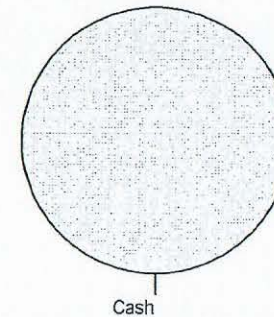


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$352,622.15	100.00
TOTAL VALUE	\$352,622.15	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/18)	This Period (as of 9/30/18)
Cash, BDP, MMFs	\$9,274.73	\$29,614.20
Mutual Funds	322,463.90	323,007.95
Total Assets	\$331,738.63	\$352,622.15
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$331,738.63	\$352,622.15

CASH FLOW

	This Period (9/1/18-9/30/18)	This Year (1/1/18-9/30/18)
OPENING CASH, BDP, MMFs	\$9,274.73	—
Dividend Reinvestments	(544.05)	(6,229.73)
Sales and Redemptions	—	283,337.00
Income and Distributions	545.52	6,231.93
Total Investment Related Activity	\$1.47	\$283,339.20
Checks Deposited	20,338.00	20,338.00
Electronic Transfers-Debits	—	(251,631.91)
Other Debits	—	(50.09)
Total Cash Related Activity	\$20,338.00	\$(231,344.00)
Checks Written	—	(22,381.00)
Total Card/Check Activity	—	\$(22,381.00)
CLOSING CASH, BDP, MMFs	\$29,614.20	\$29,614.20

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/18-9/30/18)	This Year (1/1/18-9/30/18)
Other Dividends	\$544.05	\$6,229.73
Interest	1.47	2.20
Income And Distributions	\$545.52	\$6,231.93
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$545.52	\$6,231.93

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/18-9/30/18)	Realized This Year (1/1/18-9/30/18)	Unrealized Inception to Date (as of 9/30/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority)†: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA #	\$29,614.20	—	\$44.42	0.150
	Market Value		Est Ann Income	
CASH, BDP, AND MMFs	\$29,614.20		\$44.42	

Bank Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, affiliates of Morgan Stanley Smith Barney LLC and each a national bank and FDIC member.

MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLG TN WS (PCOXX)	—	323,007.950	N/A	\$1.000	N/A	\$323,007.95	N/A	\$6,667.00	2.06
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
		Percentage of Holdings			Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS		91.60%			—	\$323,007.95	N/A	\$6,667.00	2.06%

Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$352,622.15	N/A	\$6,711.42	1.90%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$29,614.20	—	—	—	—	—
Mutual Funds	323,007.95	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$352,622.15	—	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/26		Check Deposit	FUNDS RECEIVED	CONFIRM#18092624740030007			\$20,338.00
9/28		Dividend	FEDERATED PRME CSH OBLG TN WS				544.05
9/28		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 09/01-09/30)			1.47
9/28		Dividend Reinvestment	FEDERATED PRME CSH OBLG TN WS	REINVESTMENT	544.050	1.0000	(544.05)
NET CREDITS/(DEBITS)							\$20,339.47

What was the deposit for?

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
9/27	Automatic Investment	BANK DEPOSIT PROGRAM	\$20,338.00
9/28	Automatic Investment	BANK DEPOSIT PROGRAM	1.47
NET ACTIVITY FOR PERIOD			\$20,339.47

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.



Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Account Detail

Consolidated Statement of Financial Condition (in millions of dollars):

At June 30, 2018 Morgan Stanley Smith Barney LLC had net capital of \$2,710 which exceeded the Securities and Exchange Commission's minimum requirement by \$2,556. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2018 can be viewed online at: http://www.morganstanley.com/about-us-ir/shareholder/morganstanley_smithbarney_llc.pdf, or may be mailed to you at no cost by calling 1 (866) 825-1675, after September 15, 2018.



PROVIDENT JEWELRY

FAIR MARKET VALUE APPRAISAL

January 15, 2016

Fair Market Value Appraisal of Mr. Simon Bernstein's Jewelry as requested by the Estate.

ATTORNEY:

C/o Zachary Rothman,
Ciklin Lubitz & O'Connell
515 N. Flagler Dr.
20th Floor
West Palm Beach, FL 33401
Office: 561.820.0324
Fax: 561.833.4209

Dear Mr. Rothman,

At your request I examined the jewelry you submitted for valuation and have provided an opinion of the Fair Market Value.

This report is valid only in its entirety and the final figure excludes any applicable taxes. You may wish to take this into consideration when using the report. The value conclusions are subject to limiting conditions that are set forth in the body of the report. To the best of my knowledge and experience, I estimate the FIFTEEN (15) pieces presented on appraisals numbered 1-13 have a total Fair Market Value of \$ 80,175.00

Photographs are included with the original report for your reference. This report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

If I can be of any further assistance, please call.

Sincerely,

Stephanie L. Hardy G.J.G., (GIA)
Graduate Jeweler Gemologist, Jewelry Designer and Appraiser

West Palm Beach
331 Clematis Street
West Palm Beach, FL 33401
561.833.7755

Naples I
541 5th Avenue South
Naples, FL 34102
239.649.7737

Naples II
766 5th Avenue South
Naples, FL 34102
239.649.7200

Fort Myers
15245 South Tamiami Tr
Fort Myers, FL 33908
239.274.7777

Jupiter
828 W Indiantown Rd
Jupiter, FL 33458
561.747.4449

Boca Raton
8221 Glades Rd. #1-F
Boca Raton, FL 33434
561.486.7737

Table of Contents

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- Table of Contents
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- Approach to Value
- Market
- Limiting Conditions
- Subscriptions Retained for Value Consulting
- Metal Markets
- Certification
- List of Laboratory Instruments
- Resume
- Item Descriptions
- Gemsoft Appraisals as recorded in the Provident Point of Sale System

This report is valid only in its entirety and for its stated purpose and intended use and was prepared in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

Statements and Limiting Conditions

Purpose

The purpose of this report is to describe and document the quality of the jewelry listed and to estimate the **Fair Market Value**.

Intended Use

The intended use of this report is for providing an estate appraisal listing the Fair Market Value for use in the resolution of **The Estate of Simon Bernstein**.

Valuation Date: January 15, 2016

Definition of Fair Market Value

The fair market value is the price at which the property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of relevant facts. The fair market value of a particular item of property is not to be determined by a forced sale price. Nor is the fair market value of an item of property to be determined by the sale price of the item in a market other than that in which such item is most commonly sold to the public, taking into account location of the item wherever appropriate. Taken from Treasury Regulation 20.2031-1 (b)

Approach to Value

There are three traditional approaches to value that are as follows:

Income approach: Applies to income producing properties and is used only if an income situation or rental property can be identified.

Market Data approach: Compares the qualities of the subject item to an article with similar or identical qualities, and researches and records current verifiable sales of such merchandise.

Cost approach: Establishes the total value of an item by considering the value of its component parts (precious metal content, gemstone weights and qualities, labor, and any other fees) together with the appropriate retail markup according to the norms of the jewelers in the locale, supply and demand, and the current state of the marketplace.

Fair Market Value is estimated using the market data approach. Neither the income approach nor the cost approach applies in establishing Fair Market Value. However, the cost approach to value was used to check on the market values found.

Market

To value an item a market (and market level) must be recognized. The most appropriate market for jewelry can vary depending upon the article's age, condition, quality, intrinsic content, aesthetic appeal, provenance, current fashion trends, artistic interpretation, and period of manufacture among others.

The type of retail outlet that most commonly carries the items being appraised is considered to be the most appropriate market. However, the auction market was also considered as another appropriate market in establishing Fair Market Value for this type of jewelry.

Limiting Conditions

The jewelry described within has been analyzed and graded in accordance with prescribed grading standards using "state of the art" methods and precision laboratory equipment.

Jewelry constructed solely of, or in combination with, precious metals (i.e. platinum, palladium, yellow or white gold and/or silver) is tested, analyzed and described for its type and content of such metal. Unless otherwise stated, all gemstone weights, grades and measurements are approximate and stones have not been removed from their mountings.

Diamonds are graded with the prescribed grading nomenclature of the Gemological Institute of America (GIA).

Colored stones are color graded with the use of the GIA Gem Set color grading system. Unless otherwise stated, all colored stones listed on this appraisal report have probably been subjected to various treatments to improve their appearance. Treatments are considered usual and customary practices when properly disclosed and when done without intent to defraud the consumer. The treatments are mostly stable and do not require special care. When a treatment is detected and considered unusual it will be so noted by this appraiser. Some treatments are reversible and re-treatable. It may be beyond the scope of an appraisal to determine exact treatment methods or the amount of treatment present. Some treatments require sophisticated equipment not found in a standard gemological laboratory. Prevailing market values are based on these universally practiced and accepted processes by the gems and jewelry trade.

Stones which are not described in detail have no significant value.

Sources are assumed to be reliable and the appraiser does not assume responsibility for their information.

The appraiser assumes the ownership of the subject property is true as stated by the client.

The fees paid for this appraisal do not include the services of the appraiser for any other matter. In particular, fees paid to date do not include any of the appraiser's time or services in connection with any statement, testimony or other matters before an insurance company, its agents, employees or any court or other body in connection with the property herein described.

If the appraiser is required to testify or to make any statements to a third party concerning the described property and/or appraisal, the applicant shall pay the appraiser for all of such time and services so rendered.

This document is limited to its stated intended use and is invalid if all items listed in the Table of Contents are not present.

Unless expressly stated, the items appraised are in good condition. Any serious deficiencies and repairs are noted. Ordinary wear and tear is not noted.

The information in this report is confidential.

This appraisal process does not discover liens, encumbrances, or fractional interests but, if known, they are noted.

The limited owner of this appraisal is the party for whom the work was performed.

Possession of this report does not provide title to the items appraised.

Possession of this report, any portion of this report, or any copy thereof, does not include the right of publication without the appraiser's written consent.

Each item described in this report has been photographed and file copies of the photograph(s) as well as a copy of the report are maintained in the appraiser's files for at least five years after the report date.

Third parties may rely on the information in this report for the defined purpose and intended use only. Third parties requiring further information than what is in the report must obtain the written permission of the owner of the appraisal before the appraiser will discuss the report.

No changes may be made to this report by anyone other than the appraiser. The appraiser cannot be responsible for unauthorized alterations.

The professional relationship between the appraiser and the client ends with the delivery of this report or at the conclusion of the settlement.

Subscriptions and Sources Retained for Value Consulting
Rapaport, Martin - Rapaport Diamond Report, New York, NY
KitCo.com
Ebay.com
JomaShop.com
Tradesy.com
DirectAuction.HiBid.com
The Diamond and Gemstone Book, Stuller v. 66

Metal Market	01/15/2016
Gold	\$ 1,089.80
Silver	\$ 14.01
Platinum	\$ 833.00

List of Laboratory Instruments

Binocular microscope
Loupe
Electronic scale
Touchstone and acids
Fiber optic light
Spectroscope
Polariscope
GIA Gem Set color grading system

Leveridge gauge
Thermal conductivity diamond tester
Ultraviolet light unit
Electronic metals tester
Dichroscope
Refractometer
Meleemeter

STEPHANIE L. HARDY G.J.G., GIA

PROVIDENT JEWELRY

331 CLEMATIS ST.

WEST PALM BEACH, FL 33401

W: 561-833-7755

C: 561-215-7321

FAX: 561-833-8763

EMAIL: STEPHANIE_PROVIDENT@HOTMAIL.COM

PROFESSIONAL: RESPONSIBILITIES INCLUDE, BUT HAVE NOT BEEN LIMITED TO:

PROVIDENT JEWELRY

WEST PALM BEACH, FL

GEMOLOGIST, APPRAISER AND DESIGNER

Retail and Wholesale Sales, Appraisals, Purchasing, Inventory Control, Stone Identification and Grading, Custom Jewelry Design, Jewelry Display and Merchandising, Photography of Fine Jewelry, Exhibit and Sell at Trade Shows.

LITTLE SWITZERLAND

BOCA RATON, FL,
SUNRISE, FL
& KETCHIKAN, AK

SALES TRAINER, SPECIAL PROJECTS AND SENIOR MANAGER

Train Sales Staff on Location, Compose Sales Training Manual, and Establish Sales Training Program, Compile a Manual of Product Overviews, Customer Service
Open and Close a Seasonal Store in Alaska, Bring a Retail Store to Maximum Efficiency in Florida, Maintain Budget and Reach Sales Goals. Train and Educate Sales Staff, Close Sales of Luxury Goods and Fine Jewelry, Appraisals, Customer Service, Scheduling, Inventory Control, Merchandising, Establish Online Store and Marketing Strategy.

DIAMONDS INTERNATIONAL & TANZANITE INTERNATIONAL

SENIOR MANAGER

JUNEAU, AK
& ST. THOMAS USVI

Oversee Operations of High Volume Luxury Jewelry Stores in Vacation Destinations, Fine Jewelry Sales, Appraisals, Conduct Training Seminars, Maintain Control of Inventory, Hire Sales Staff

EXCALIBUR BY KURT ROTHNER

LOS ANGELES, CA

GEMOLOGIST

Identify and Grade Stones, Appraise, Buy and Sell Estate and Period Jewelry and Vintage Watches, Customer Service to Celebrity Clientele, Exhibit, Buy and Sell at Trade Shows, Inventory Control, Establish Website and List Items

EDUCATION:

GEMOLOGICAL INSTITUTE OF AMERICA 1995
GRADUATE JEWELER, GRADUATE GEMOLOGIST, JEWELRY DESIGN

INDIANA UNIVERSITY OF PENNSYLVANIA 1994
B.S. GEOLOGY, BUSINESS MANAGEMENT MINOR

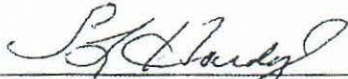
ASSOCIATIONS:

Gemological Institute of America Alumni Association, Cambridge Who's Who, MJSA, Women's Jewelry Association, Association for the Study of Jewelry and the Related Arts, American Society of Jewelry Historians, Appraisers International Society, USPAP 15 Hour Course

Certification

I hereby certify that, to the best of my knowledge and belief:

- ◆ The statements of fact contained in this report are true and correct.
- ◆ The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my unbiased professional analysis, opinions, and conclusions.
- ◆ I have no present or prospective interest in the property that is the subject of this report and I have no personal interest or bias with respect to the parties involved.
- ◆ My compensation is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of my client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.
- ◆ I have made a personal inspection of the property that is the subject of this report.
- ◆ No one provided significant professional assistance to the person signing this report.
- ◆ My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.



Stephanie L. Hardy, G.J.C. (GIA)

Graduate Jeweler Gemologist, Jewelry Designer and Appraiser
Provident Jewelry
01/15/2016

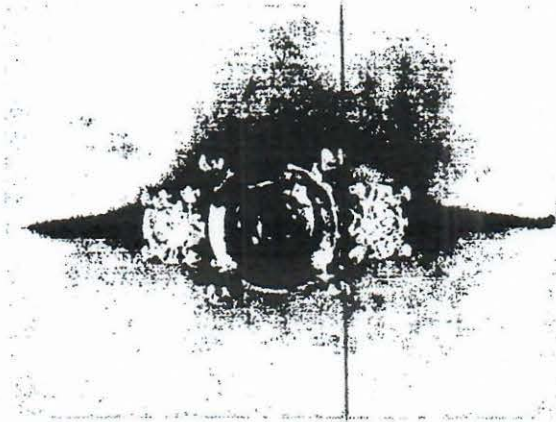
Prepared For: The Estate of Simon Bernstein

Date: 01/15/2016

1. One Semi-Mount Diamond Ring set in platinum. The ring is engraved "David S..."* The ring features two (2) prong-set round brilliant cut diamonds which average I-J color, VS2-SI1 clarity and are approximately 0.97 carats total weight. The ring weighs 6.1 DWT (9.5 grams.)

FMV = \$ 1,800.00

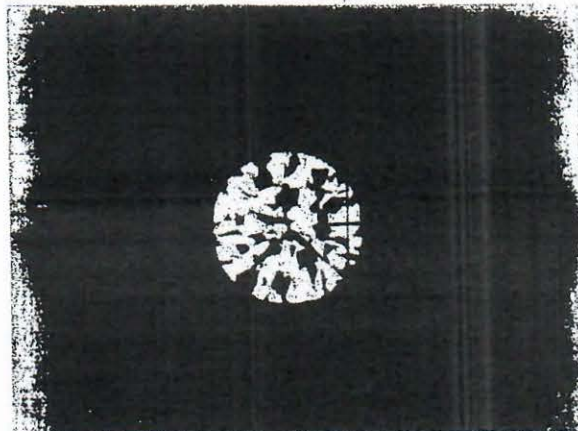
*The hand engraved signature of the jeweler who made the ring is not legible.



2. One Loose Round Brilliant Cut Diamond which weighs 4.77 carats. The diamond measures approximately 10.58-10.72 x 6.60mm and is approximately K-L color, SI1-SI2 clarity.

FMV = \$ 30,750.00*

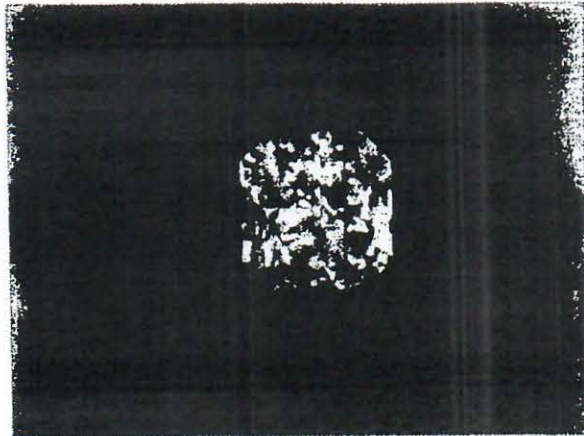
* The diamond is significantly abraded on the pavilion and will have to be re-cut. The process of re-cutting will decrease the weight of the diamond. The Fair Market Value reflects the loss of weight and the cost of re-cutting.



3. One Semi-Mount Diamond Ring set in platinum. The ring features two (2) prong-set triangular brilliant cut diamonds which average I-J color, VS1-SI1 clarity and are approximately 1.59 carats total weight. The ring weighs 5.0 DWT (7.8 grams.)
FMV = \$ 3,700.00

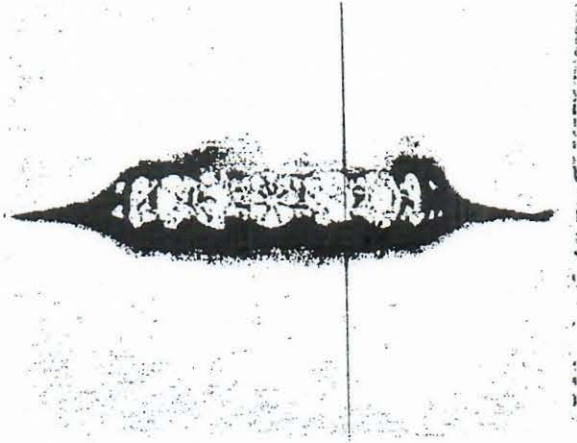


4. One Loose Radiant Cut Diamond which weighs 7.17 carats. The diamond measures approximately 11.19 x 10.49 x 6.86mm and is approximately K-L color, SI2-I1 clarity.
FMV = \$ 33,350.00



5. One "Shared Prong" Diamond Eternity Ring set in platinum. The ring features eighteen (18) prong-set round brilliant cut diamonds which average I-J color, SI1-SI2* clarity and calculate to approximately 3.96 carats total weight. The ring weighs 4.9 DWT (7.6 grams.)
FMV = \$ 1,500.00

*Fifteen (15) of the diamonds are chipped. The Fair Market Value reflects the loss of weight and the cost of re-cutting and / or replacing the damaged diamonds.



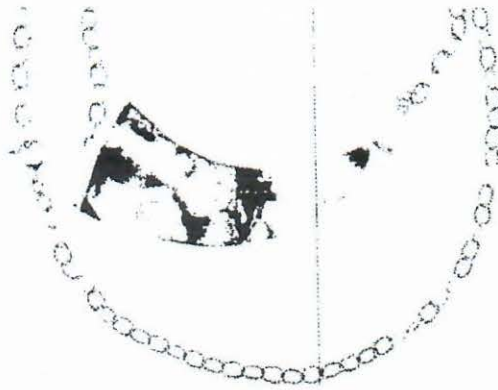
6. One Open Cuban Link Bracelet. The bracelet links are 18 karat yellow gold with a 14 karat yellow gold lobster-claw clasp. The bracelet is approximately 7.5 inches (11.7cm) long. The bracelet weighs 8.0 DWT (12.4 grams.)
FMV = \$ 300.00



7. One Moss Agate Talon Necklace set in 14 karat yellow gold. The necklace features a polished piece of moss agate which is approximately 2 inches (5 cm) long. The agate is supported* by a textured open link chain which is approximately 24 inches (60 cm). The necklace weighs 14.0 DWT (21.8 grams.)

FMV = \$ 225.00

*The tip of the "talon" needs to be re-attached.

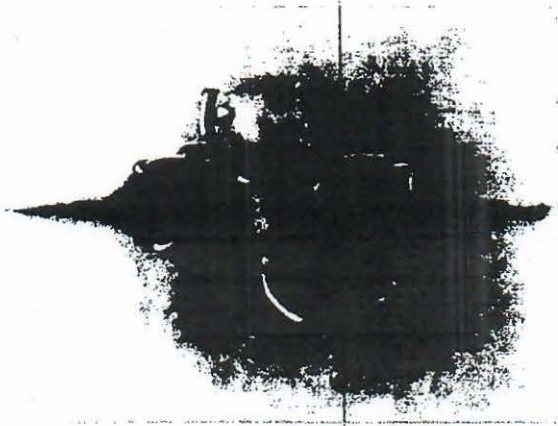


8. One "Infinity and Twisted Rope" Link Necklace. The links of the necklace are 18 karat yellow gold and the clasp is a 14 karat yellow gold lobster claw. The necklace is approximately 15.5 inches (38.75cm) long. The necklace weighs 30.85 DWT (47.9 grams.)

FMV = \$ 1,125.00

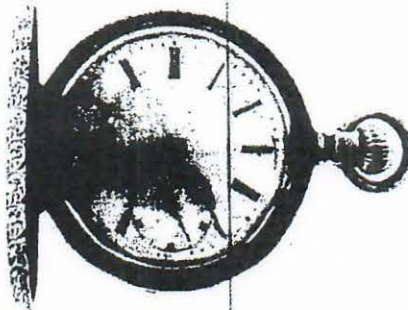


9. One "Flower" Ring set in 14 karat yellow gold. The ring features six (6) prong-set pear-shaped cabochons of jade. The jade stones average 8mm x 6mm and are white, black, orange, gold and green. The ring weighs 4.1 DWT (6.4 grams.)
FMV = \$ 120.00

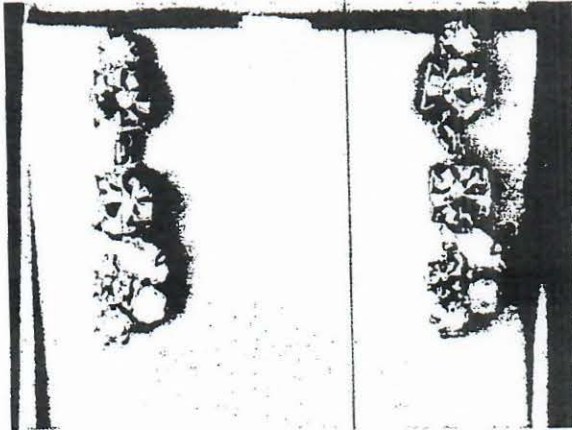


10. One Hunter Case Pocket Watch. The case of the watch tests as 14 karat* and the bow of the watch is not gold. The watch is engraved "*With all My Love, Shirley 7-25-74*" inside the front cover. It is also engraved "*No 410 STEMWINDER Breguet Hairspring Compons, and cut Balance Paul Rochat LOCLE*" on the cuvee. The watch features a manual wind movement and a white face with roman numerals. The face and crystal are damaged. The watch weighs 37.4 DWT (58.2 grams.)
FMV = \$ 300.00

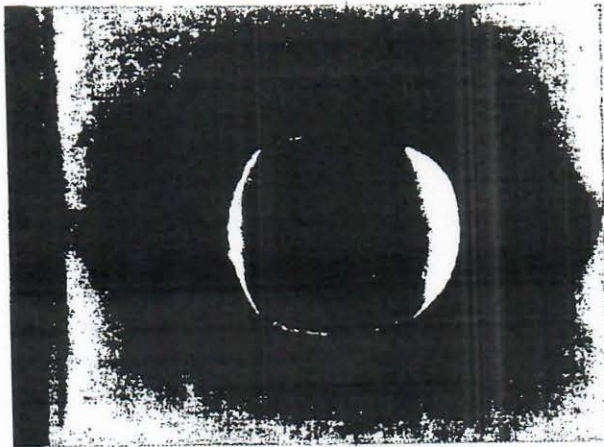
*Gold filled case.



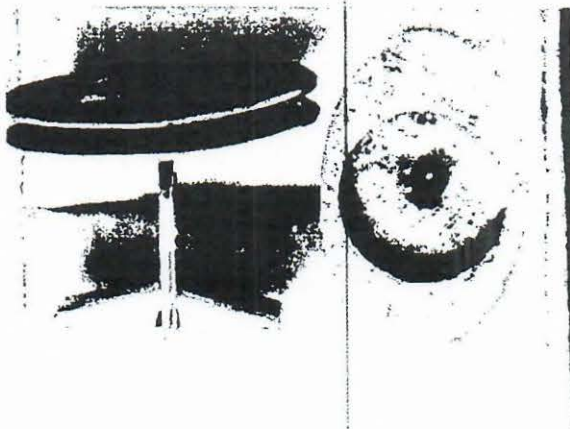
11. One pair of Crystal Earrings set in a silver colored base metal. The earrings feature twelve (12) round crystals and two (2) marquise cut crystals. The earrings weigh 3.1 DWT (4.8 grams.)
FMV = \$ 10.00



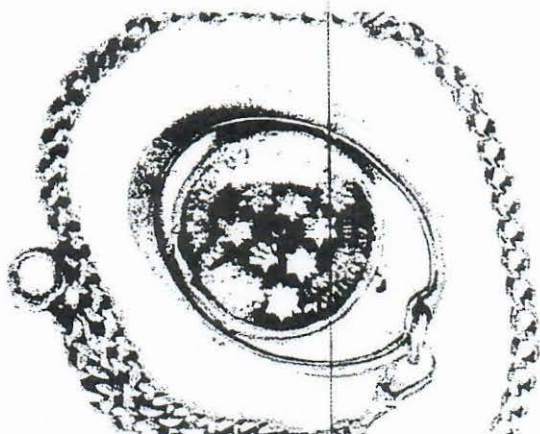
12. One Signet Ring set in 154 karat yellow gold. The ring is engraved with a stylized "B." The ring weighs 9.3 DWT (14.5 grams.)
FMV = \$ 270.00



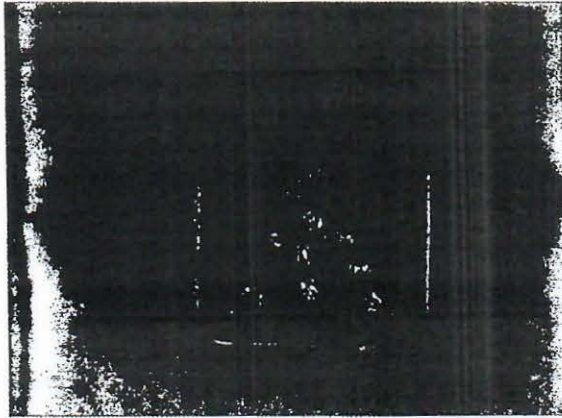
13. One pair of Oval Cufflinks set in 14 karat yellow gold by Avedon. The cufflinks have a Florentine finish and feature two (2) prong-set round brilliant cut sapphires which are approximately 0.14 carats total weight. The sapphires average sl.g-Blue (T 7-8 / S 3-4) color, Type II: VS clarity. The cufflinks weigh 6.5 DWT (10.1 grams.)
FMV = \$ 225.00



14. One Corum Coin Pocket Watch on a Chain. The Corum watch is housed in an Israeli State commemorative gold coin and has a manual wind movement. The watch is supported by a large oval frame which is 18 karat yellow gold. The watch is hinged at the 3:00 and 6:00 positions so that it may rotate in the frame. The chain is a Cuban link of 14 karat yellow gold, approximately 13.5 inches (21 cm) with a spring ring clasp and a swivel clasp. The chain weighs 11.6 DWT (18.0 grams.) The watch, frame and chain together weigh 42.0 DWT (65.3 grams.)
FMV = \$ 6,350.00



15. One Diamond and Enamel Tie Pin set in 10 karat* yellow gold. The pin features ten (10) flush-set single cut diamonds which average H-I color, VS2-SI1 clarity and are approximately 0.22 carats total weight. The black enamel is damaged. The pin weighs 2.3 DWT (3.6 grams.)
FMV = \$ 150.00
*As tested with assaying acids.



Appraisal

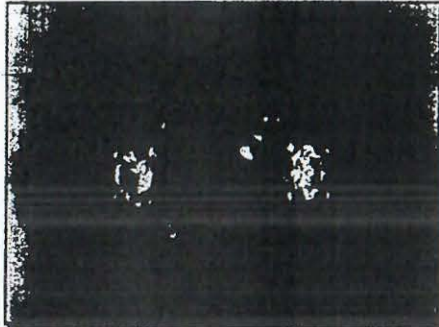
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745763

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 1

DESCRIPTION: One Semi-Mount Diamond Ring set in platinum. The ring is engraved "David S...". The ring features two (2) prong-set round brilliant cut diamonds which average I-J color, VS2-Si1 clarity and are approximately 0.97 carats total weight. The ring weighs 6.1 DWT (9.5 grams.)

FMV = \$ 1,800.00

*The hand engraved signature of the jeweler who made the ring is not legible.

APPRAISED VALUE: \$1,800.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

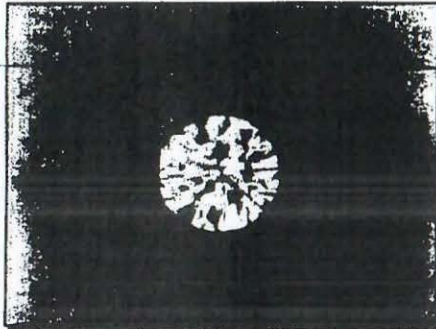
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745764

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 2

DESCRIPTION: One Loose Round Brilliant Cut Diamond which weighs 4.77 carats. The diamond measures approximately 10.58-10.72 x 6.60mm and is approximately K-L color, SI1-SI2 clarity.

FMV = \$ 30,750.00*

* The diamond is significantly abraded on the pavilion and will have to be re-cut. The process of re-cutting will decrease the weight of the diamond. The Fair Market Value reflects the loss of weight and the cost of re-cutting.

APPRAISED VALUE: \$30,750.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763



Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

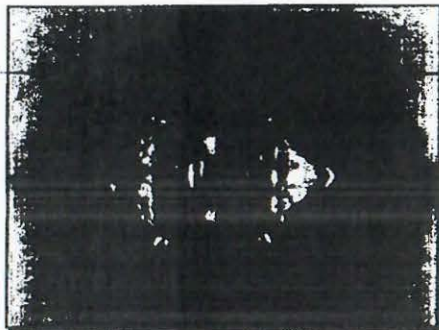
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745765

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 3

DESCRIPTION: One Semi-Mount Diamond Ring set in platinum. The ring features two (2) prong-set triangular brilliant cut diamonds which average I-J color, VS1-SI1 clarity and are approximately 1.59 carats total weight. The ring weighs 5.0 DWT (7.8 grams.)
FMV = \$ 3,700.00

APPRAISED VALUE: \$3,700.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

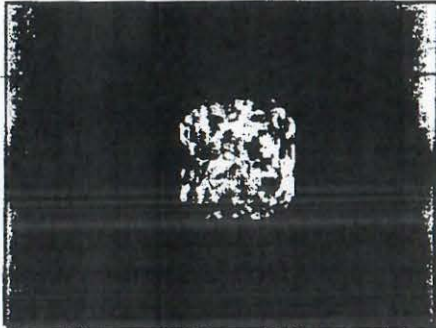
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745766

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 4

DESCRIPTION: One Loose Radiant Cut Diamond which weighs 7.17 carats. The diamond measures approximately 11.19 x 10.49 x 6.86mm and is approximately K-L color, SI2-I1 clarity.
FMV = \$ 33,350.00

APPRAISED VALUE: \$33,350.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

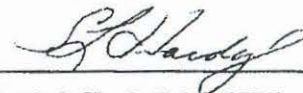
PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763



Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

Following is the name and address of the Presenter of the items:

Appraisal No: 1102745767

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 5

DESCRIPTION: One "Shared Prong" Diamond Eternity Ring set in platinum. The ring features eighteen (18) prong-set round brilliant cut diamonds which average I-J color, SI1-SI2* clarity and calculate to approximately 3.96 carats total weight. The ring weighs 4.9 DWT (7.6 grams.)

FMV = \$ 1,500.00

*Fifteen (15) of the diamonds are chipped. The Fair Market Value reflects the loss of weight and the cost of re-cutting and / or replacing the damaged diamonds.

APPRAISED VALUE: \$1,500.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

Following is the name and address of the Presenter of the items:

Appraisal No: 1102745768

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 6

DESCRIPTION: One Open Cuban Link Bracelet. The bracelet links are 18 karat yellow gold with a 14 karat yellow gold lobster-claw clasp. The bracelet is approximately 7.5 inches (11.7cm) long. The bracelet weighs 8.0 DWT (12.4 grams.)
FMV = \$ 300.00

APPRAISED VALUE: \$300.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

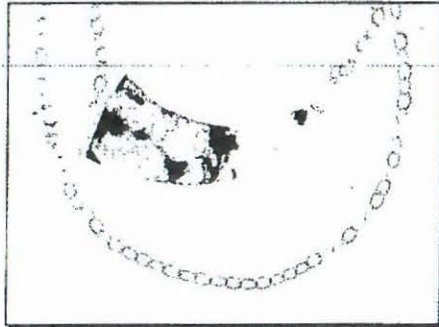
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745769

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 7

DESCRIPTION: One Moss Agate Talon Necklace set in 14 karat yellow gold. The necklace features a polished piece of moss agate which is approximately 2 inches (5 cm) long. The agate is supported* by a textured open link chain which is approximately 24 inches (60 cm). The necklace weighs 14.0 DWT (21.8 grams.)
FMV = \$ 225.00

*The tip of the "talon" needs to be re-attached.

APPRAISED VALUE: \$225.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

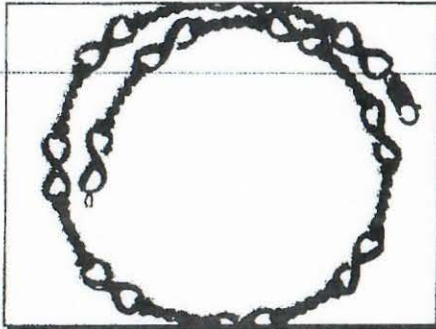
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745770

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 8

DESCRIPTION: One "Infinity and Twisted Rope" Link Necklace. The links of the necklace are 18 karat yellow gold and the clasp is a 14 karat yellow gold lobster claw. The necklace is approximately 15.5 inches (38.75cm) long. The necklace weighs 30.85 DWT (47.9 grams.)
FMV = \$ 1,125.00

APPRAISED VALUE: \$1,125.00

*THIS APPRAISAL IS FOR
FAIR MARKET VALUE*

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

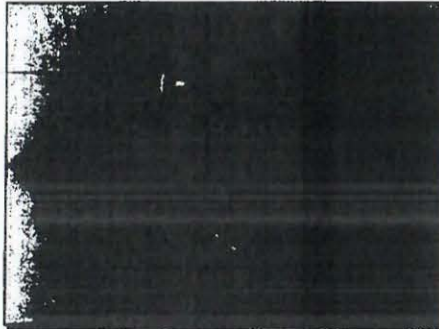
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745771

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 9

DESCRIPTION: One "Flower" Ring set in 14 karat yellow gold. The ring features six (6) prong-set pear-shaped cabochons of jade*. The jade stones average 8mm x 6mm and are white, black, orange, gold and green. The ring weighs 4.1 DWT (6.4 grams.)
FMV = \$ 120.00

APPRAISED VALUE: \$120.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

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Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

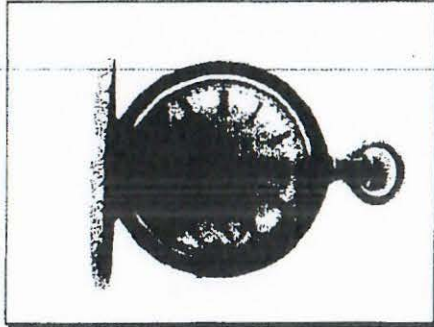
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745772

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 10

DESCRIPTION: One Hunter Case Pocket Watch. The case of the watch tests as 14 karat* and the bow of the watch is not gold. The watch is engraved "With all My Love, Shirley 7-25-74" inside the front cover. It is also engraved "No 410 STEMWINDER Breguet Hairspring Compond and cut Balance Paul Rochat LOCLE" on the cuvee. The watch features a manual wind movement and a white face with roman numerals. The face and crystal are damaged. The watch weighs 37.4 DWT (58.2 grams.)

FMV = \$ 300.00

*Gold filled case.

APPRAISED VALUE: \$300.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

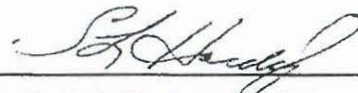
PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763



Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

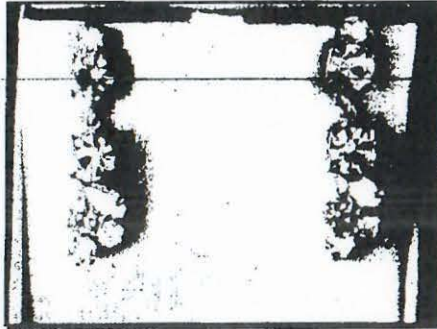
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745773

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 11

DESCRIPTION: One pair of Crystal Earrings set in a silver colored base metal. The earrings feature twelve (12) round crystals and two (2) marquise cut crystals. The earrings weigh 3.1 DWT (4.8 grams.)
FMV = \$ 10.00

APPRAISED VALUE: \$10.00

*THIS APPRAISAL IS FOR
FAIR MARKET VALUE*

PROVIDENT JEWELRY

*Fine Estate Jewelry
331 Clematis Street
West Palm Beach, FL 33401
Phone: (888) 888-4367 Fax: (561) 833-8763*

Stephanie L. Hardy G.J.G. (GIA) Jan. 18, 2016
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

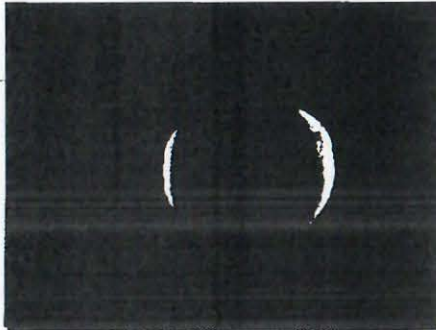
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745774

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 12

DESCRIPTION: One Signet Ring set in 154 karat yellow gold. The ring is engraved with a stylized "B." The ring weighs 9.3 DWT (14.5 grams.)
FMV = \$ 270.00

APPRAISED VALUE: \$270.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

Following is the name and address of the Presenter of the items:

Appraisal No: 1102745775

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 13

DESCRIPTION: One pair of Oval Cufflinks set in 14 karat yellow gold by Avedon. The cufflinks have a Florentine finish and feature two (2) prong-set round brilliant cut sapphires which are approximately 0.14 carats total weight. The sapphires average sl.g-Blue (T 7-8 / S 3-4) color, Type II: VS clarity. The cufflinks weigh 6.5 DWT (10.1 grams.)
FMV = \$ 225.00

APPRAISED VALUE: \$225.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

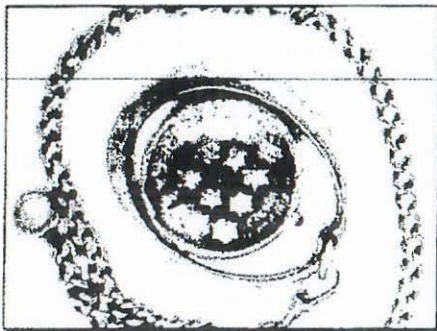
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745776

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 14

DESCRIPTION: One Corum Coin Pocket Watch on a Chain. The Corum watch is housed in an Israeli State commemorative gold coin and has a manual wind movement. The watch is supported by a large oval frame which is 18 karat yellow gold. The watch is hinged at the 3:00 and 9:00 positions so that it may rotate in the frame. The chain is a Cuban link of 14 karat yellow gold, approximately 13.5 inches (21 cm) with a spring ring clasp and a swivel clasp. The chain weighs 11.6 DWT (18.0 grams.) The watch, frame and chain together weigh 42.0 DWT (65.3 grams.)

FMV = \$ 6,350.00

APPRAISED VALUE: \$6,350.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

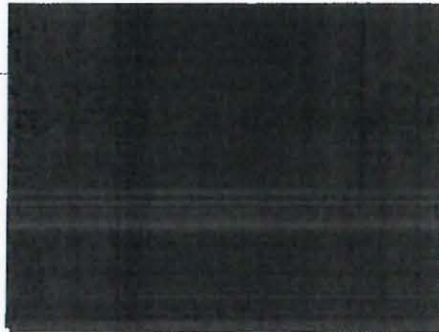
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745777

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 15

DESCRIPTION: One Diamond and Enamel Tie Pin set in 10 karat* yellow gold. The pin features ten (10) flush-set single cut diamonds which average H-I color, VS2-SI1 clarity and are approximately 0.22 carats total weight. The black enamel is damaged. The pin weighs 2.3 DWT (3.6 grams.)

FMV = \$ 150.00

*As tested with assaying acids.

APPRAISED VALUE: \$150.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

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West Palm Beach, FL 33401

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Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

IN THE CIRCUIT COURT OF THE 15TH JUDICIAL CIRCUIT IN AND
FOR PALM BEACH COUNTY, FLORIDA

IN RE: ESTATE OF

PROBATE DIVISION

SIMON L. BERNSTEIN

File Number 502012CP004391XXXXNB IH


Deceased.

**NOTICE OF ACCOUNTING OF PERSONAL REPRESENTATIVE FROM NOVEMBER
1, 2017 THROUGH SEPTEMBER 30, 2018**

TO: See attached Service List.

YOU ARE NOTIFIED that an Accounting of Successor Personal Representative from November 1, 2017 through September 30, 2018 (“Accounting”) has been filed in this court by BRIAN M. O’CONNELL, the Successor Personal Representative of the Estate of Simon L. Bernstein, deceased, true copies of which accompany this notice. You are required to file with the clerk of the above court not later than 30 days after the date of service of this notice upon you any objections to the Accounting, including the compensation paid or proposed to be paid, and to serve a copy of such objections on the Successor Personal Representative’s attorney, whose name and address are set forth below, and on all other interested persons. Any objections must be in writing and must state with particularity the item or items to which the objections are directed and must state the grounds on which the objections are based. If a notice of hearing on the objections is not served within 90 days of filing the objections, the objections shall be deemed abandoned, and judgment may be entered in due course.

I CERTIFY that copies of the Accounting and of this Notice have been furnished to the addressees listed on the attached Service List by electronic service to the e-mail addresses shown or by U.S. Mail, this 7th day of December, 2018.



BRIAN M. O'CONNELL/FBN: 308471
ASHLEY CRISPIN ACKAL/FBN: 37495
JOIELLE A. FOGLIETTA/FBN : 94238
CLARA CRABTREE CIADELLA/FBN : 106323
O'CONNELL & CRISPIN ACKAL, PLLC
420 Royal Palm Way, Suite 300
Palm Beach, Florida 33480
Telephone: (561)355-0403
Fax: (561)355-5133
Primary e-mail address: service@OCAlawyers.com
Secondary e-mail address:
dreed@OCAlawyers.com

SERVICE LIST

<p>Alan B. Rose, Esq. Page, Mrachek, Fitzgerald & Rose, PA. 505 S. Flagler Dr., Suite 600 West Palm Beach, FL 33401 (561) 355-6991 arose@mrachek-law.com mchandler@mrachek-law.com</p>	<p>John P. Morrissey, Esq. 330 Clematis St., Suite 213 West Palm Beach, FL 33401 john@jmorrisseylaw.com</p>	<p>Diana Lewis obo Jacob and Daniel Bernstein. ADR & Mediation Services, LLC 2765 Tecumseh Drive West Palm Beach, FL 33409 (561) 758-3017 dzlewis@aol.com</p>
<p>Joshua Bernstein 2753 N.W. 34th St. Boca Raton, FL 33434</p>	<p>Lisa Friedstein and Carley Friedstein, Minor c/o Jeffrey and Lisa Friedstein Parent and Natural Guardian 2142 Churchill Lane Highland Park, IL 60035 Lisa@friedsteins.com Lisa.friedstein@gmail.com</p>	<p>Max Friedstein 2142 Churchill Lane Highland Park, IL 60035</p>
<p>Eliot Bernstein 2753 N.W. 34th St. Boca Raton, FL 33434 iviewit@iviewit.tv</p>	<p>Pamela Beth Simon 950 N. Michigan Ave., Apt. 2603 Chicago, IL 60611 psimon@stpcorp.com</p>	
<p>Jill Iantoni and Julia Iantoni, a Minor c/o Guy and Jill Iantoni, her Parents & Natural Guardians 2101 Magnolia Lane Highland Park, IL 60035</p>		

jilliantoni@gmail.com

Marc J. Soss, Esq.
11010 Hyacinth Place
Lakewood Ranch, FL
34202-4158
Tel.: 941/928-0310
Fax: 813/342-7967
[mjs@fl-
estateplanning.com](mailto:mjs@fl-estateplanning.com)

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

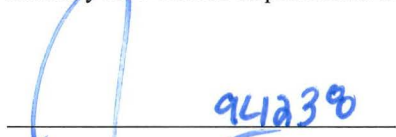
The purpose of this accounting is to acquaint all interested persons with the transactions that have occurred during the period covered by the accounting and the assets that remain on hand. It consists of a SUMMARY sheet and Schedule A showing all Receipts, Schedule B showing all Disbursements, Schedule 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 7th day of December 2018.

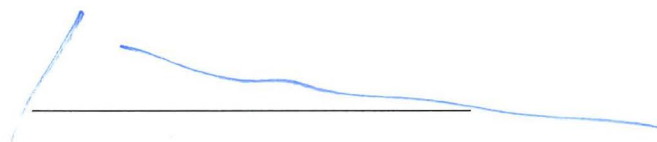
Attorney for Personal Representative:



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

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>

-

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

SCHEDULE A Receipts

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

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

SCHEDULE B

Disbursements

Date	Brief Description of Items	Income	Principal
	<u>Administrative Expenses</u>		
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
	Total Administrative Expense		\$8,895.00
	<u>Professional Fees</u>		
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
	Total Professional Fees		\$ 126,854.44
	Total Disbursements		\$(135,749.44)

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

SCHEDULE C		Distributions	
Date	Brief Description of Items	Income	Principal
Total Distributions			\$

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

SCHEDULE D Capital Transactions and Adjustments

Date	Brief Description of Transactions	Net Gain	Net Loss
	<u>Sales of Assets and Lawsuit Settlements</u>		
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
	<u>Transfers and Adjustments to Carrying Values:</u>		
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	

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

SCHEDULE D Capital Transactions and Adjustments

<u>Transfers and Adjustments to Carrying Values (Continued):</u>		
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
NET GAIN OR (LOSS)		\$ (411,512.45)

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

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
	<u>Assets other than Cash:</u>		
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
	Other Assets Total	\$316,740.99	\$316,740.99
	<u>Cash:</u>		
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
	Cash Totals	\$406,457.39	\$406,457.39
	Total Assets on Hand at End of Accounting Period	\$723,198.38	\$723,198.38

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

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 Memo/Payor	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
Matter Totals						\$727,784.69	(\$723,188.44)	9,888.49	\$14,484.74
Report Totals						\$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 Tkpr	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
Matter Totals						\$364,844.10	(\$316,136.70)	-9,888.49	\$38,818.91
Report Totals						\$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
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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.



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

Fees

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



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.

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

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

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 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.



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

Fees

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



Primary Account: 000000478015220

For the Period 5/1/18 to 5/31/18

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Primary Account: 000000478015220

For the Period 5/1/18 to 5/31/18

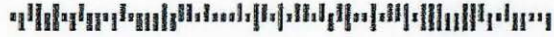
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Primary Account: 000000478015220

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



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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
Total Fees					\$0.00



Primary Account: 000000478015220

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

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

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Primary Account: 000000478015220

For the Period 6/30/18 to 7/31/18

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 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



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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
Total Fees					\$0.00



Primary Account: 000000478015220

For the Period 6/30/18 to 7/31/18

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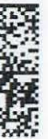
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For the Period 6/30/18 to 7/31/18

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For the Period 8/1/18 to 8/31/18

J.P. Morgan Team

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 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.



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

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



Primary Account: 000000478015220

For the Period 8/1/18 to 8/31/18

Important Information About Your Statement

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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

Primary Account: 000000478015220

For the Period 9/1/18 to 9/28/18

J.P. Morgan Team

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Online access: 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



000003170201000000022

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.



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

Fees

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



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

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 JPMorgan Chase Bank, N.A. Member FDIC

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

Cash & Fixed Income Detail

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



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	--
INFLOWS		
Income	7.13	67.13
Total Inflows	\$7.13	\$67.13
OUTFLOWS **		
Withdrawals	(38,760.76)	(38,760.76)
Total Outflows	(\$38,760.76)	(\$38,760.76)
Ending Cash Balance	\$236,507.75	--

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

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





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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
11/1	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 Cost	Per Unit Amount	Amount
Withdrawals					
11/13	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".



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

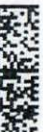
Account Summary CONTINUED

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





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

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

Cash & Fixed Income Detail

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



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	--
INFLOWS		
Income	6.18	73.31
Total Inflows	\$6.18	\$73.31
OUTFLOWS **		
Withdrawals		(38,760.76)
Total Outflows	\$0.00	(\$38,760.76)
Ending Cash Balance	\$236,513.93	--

* 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



J.P.Morgan

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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 Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
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".



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





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

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	236,519.82	236,519.82	236,519.82		70.95 5.89	0.03% ¹



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

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,513.93	--
INFLOWS		
Income	5.89	5.89
Total Inflows	\$5.89	\$5.89
Ending Cash Balance	\$236,519.82	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
1/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 12/01/17 - 12/31/17 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,513.93 AS OF 01/01/18			5.89





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/18 to 2/28/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,519.82	236,525.71	5.89	70.95	100%
Market Value	\$236,519.82	\$236,525.71	\$5.89	\$70.95	100%
Accruals	5.89	5.32	(0.57)		
Market Value with Accruals	\$236,525.71	\$236,531.03	\$5.32		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,519.82	236,513.93
Income & Distributions	5.89	11.78
Ending Market Value	\$236,525.71	\$236,525.71
Accruals	5.32	5.32
Market Value with Accruals	\$236,531.03	\$236,531.03

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 2/1/18 to 2/28/18

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	11.78
Taxable Income	\$5.89	\$11.78

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 2/1/18 to 2/28/18

Note: ¹ 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	236,525.71	236,525.71	236,525.71		70.95 5.32	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 2/1/18 to 2/28/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,519.82	--
INFLOWS		
Income	5.89	11.78
Total Inflows	\$5.89	\$11.78
Ending Cash Balance	\$236,525.71	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
2/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 01/01/18 - 01/31/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,519.82 AS OF 02/01/18			5.89

J.P.Morgan

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/18 to 3/31/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,525.71	236,531.03	5.32	70.95	100%
Market Value	\$236,525.71	\$236,531.03	\$5.32	\$70.95	100%
Accruals	5.32	5.89	0.57		
Market Value with Accruals	\$236,531.03	\$236,536.92	\$5.89		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,525.71	236,513.93
Income & Distributions	5.32	17.10
Ending Market Value	\$236,531.03	\$236,531.03
Accruals	5.89	5.89
Market Value with Accruals	\$236,536.92	\$236,536.92

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 3/1/18 to 3/31/18

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	5.32	17.10
Taxable Income	\$5.32	\$17.10

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/18 to 3/31/18

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR	1.00	236,531.03	236,531.03	236,531.03		70.95 5.89	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 3/1/18 to 3/31/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,525.71	--
INFLOWS		
Income	5.32	17.10
Total Inflows	\$5.32	\$17.10
Ending Cash Balance	\$236,531.03	--



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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
3/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 02/01/18 - 02/28/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,525.71 AS OF 03/01/18			5.32

J.P.Morgan



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/18 to 4/30/18

Self-Directed Investing Account

J.P. Morgan Team		Table of Contents	
Self-Directed Investing Team	866-297-0293	Account Summary	2
Client Service Team	8442755434	Portfolio Activity	5
Online access	www.jpmorganonline.com		

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

The Self-Directed Investing Team will not provide investment advice or investment recommendations or offer any opinion regarding the suitability of any security, order, transaction, or strategy in a Self-Directed Investing Account. The Self-Directed Investing Team will not provide any tax or legal advice. No research opinion or security on any list or any information provided to clients either on the JP Morgan website or by mail or any other means constitutes a recommendation to a specific client to purchase, hold or sell any investment.

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



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/18 to 4/30/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,531.03	236,536.92	5.89	70.96	100%
Market Value	\$236,531.03	\$236,536.92	\$5.89	\$70.96	100%
Accruals	5.89	5.70	(0.19)		
Market Value with Accruals	\$236,536.92	\$236,542.62	\$5.70		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,531.03	236,513.93
Income & Distributions	5.89	22.99
Ending Market Value	\$236,536.92	\$236,536.92
Accruals	5.70	5.70
Market Value with Accruals	\$236,542.62	\$236,542.62

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 4/1/18 to 4/30/18

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	22.99
Taxable Income	\$5.89	\$22.99



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/18 to 4/30/18

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> Original Cost	Unrealized Gain/Loss	<u>Est. Annual Income</u> Accrued Interest	Yield
Cash							
US DOLLAR	1.00	236,536.92	236,536.92	236,536.92		70.96 5.70	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 4/1/18 to 4/30/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,531.03	--
INFLOWS		
Income	5.89	22.99
Total Inflows	\$5.89	\$22.99
Ending Cash Balance	\$236,536.92	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
4/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 03/01/18 - 03/31/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,531.03 AS OF 04/01/18			5.89



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/18 to 5/31/18

Self-Directed Investing Account

J.P. Morgan Team		Table of Contents	
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Self-Directed Investing Team	866-297-0293	Account Summary	2
Client Service Team	8442755434	Portfolio Activity	5
Online access	www.jpmorganonline.com		

Important Information about your Self-Directed Investing Account(s)

Self-Directed Investing Account(s) are available through JPMS. Self-Directed Investing Team phone-based representatives are available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time to assist you with entering orders for your Self-Directed Investing Account. Your Client Service team may assist you with administrative functions, such as name, address and beneficiary changes and fund movements.

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/18 to 5/31/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,536.92	236,542.62	5.70	70.96	100%
Market Value	\$236,536.92	\$236,542.62	\$5.70	\$70.96	100%
Accruals	5.70	5.89	0.19		
Market Value with Accruals	\$236,542.62	\$236,548.51	\$5.89		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,536.92	236,513.93
Income & Distributions	5.70	28.69
Ending Market Value	\$236,542.62	\$236,542.62
Accruals	5.89	5.89
Market Value with Accruals	\$236,548.51	\$236,548.51

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 5/1/18 to 5/31/18

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	5.70	28.69
Taxable Income	\$5.70	\$28.69



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/18 to 5/31/18

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR	1.00	236,542.62	236,542.62	236,542.62		70.96 5.89	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 5/1/18 to 5/31/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,536.92	--
INFLOWS		
Income	5.70	28.69
Total Inflows	\$5.70	\$28.69
Ending Cash Balance	\$236,542.62	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
5/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 04/01/18 - 04/30/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,536.92 AS OF 05/01/18			5.70



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/18 to 6/30/18

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team 866-297-0293
Client Service Team 844/275-5434

Online access www.jpmorganonline.com

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J.P.Morgan

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 6/1/18 to 6/30/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,542.62	236,548.51	5.89	70.96	100%
Market Value	\$236,542.62	\$236,548.51	\$5.89	\$70.96	100%
Accruals	5.89	5.70	(0.19)		
Market Value with Accruals	\$236,548.51	\$236,554.21	\$5.70		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,542.62	236,513.93
Income & Distributions	5.89	34.58
Ending Market Value	\$236,548.51	\$236,548.51
Accruals	5.70	5.70
Market Value with Accruals	\$236,554.21	\$236,554.21

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 6/1/18 to 6/30/18

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	34.58
Taxable Income	\$5.89	\$34.58





EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 6/1/18 to 6/30/18

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR	1.00	236,548.51	236,548.51	236,548.51		70.96 5.70	0.03% ¹



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/18 to 7/31/18

Self-Directed Investing Account

J.P. Morgan Team	
Self-Directed Investing Team	866-297-0293
Client Service Team	844/275-5434
Online access	www.jpmorganonline.com

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/18 to 7/31/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,548.51	236,554.21	5.70	70.96	100%
Market Value	\$236,548.51	\$236,554.21	\$5.70	\$70.96	100%
Accruals	5.70	5.89	0.19		
Market Value with Accruals	\$236,554.21	\$236,560.10	\$5.89		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,548.51	236,513.93
Income & Distributions	5.70	40.28
Ending Market Value	\$236,554.21	\$236,554.21
Accruals	5.89	5.89
Market Value with Accruals	\$236,560.10	\$236,560.10

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 7/1/18 to 7/31/18

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	5.70	40.28
Taxable Income	\$5.70	\$40.28



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/18 to 7/31/18

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR JPM DEPOSIT SWEEP	1.00	236,554.21	236,554.21	236,554.21		70.96 5.89	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 7/1/18 to 7/31/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,548.51	--
INFLOWS		
Income	5.70	40.28
Total Inflows	\$5.70	\$40.28
Ending Cash Balance	\$236,554.21	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
7/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 06/01/18 - 06/30/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,548.51 AS OF 07/01/18			5.70



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/18 to 8/31/18

Self-Directed Investing Account

J.P. Morgan Team

Self-Directed Investing Team 866-297-0293
Client Service Team 844/275-5434

Online access www.jpmorganonline.com

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/18 to 8/31/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,554.21	236,560.10	5.89	70.96	100%
Market Value	\$236,554.21	\$236,560.10	\$5.89	\$70.96	100%
Accruals	5.89	5.89	0.00		
Market Value with Accruals	\$236,560.10	\$236,565.99	\$5.89		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,554.21	236,513.93
Income & Distributions	5.89	46.17
Ending Market Value	\$236,560.10	\$236,560.10
Accruals	5.89	5.89
Market Value with Accruals	\$236,565.99	\$236,565.99

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 8/1/18 to 8/31/18

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	46.17
Taxable Income	\$5.89	\$46.17



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004

For the Period 8/1/18 to 8/31/18

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

Cash & Fixed Income Detail

	Price	Quantity	Value	<u>Adjusted Tax Cost</u> <u>Original Cost</u>	Unrealized Gain/Loss	<u>Est. Annual Income</u> <u>Accrued Interest</u>	Yield
Cash							
US DOLLAR JPM DEPOSIT SWEEP	1.00	236,560.10	236,560.10	236,560.10		70.96 5.89	0.03% ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 8/1/18 to 8/31/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,554.21	--
INFLOWS		
Income	5.89	46.17
Total Inflows	\$5.89	\$46.17
Ending Cash Balance	\$236,560.10	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
8/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 07/01/18 - 07/31/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,554.21 AS OF 08/01/18			5.89



JPMorgan Chase Bank, N.A.
205 Royal Palm Way, Palm Beach, FL 33480

EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/18 to 9/30/18

Self-Directed Investing Account

J.P. Morgan Team	
Self-Directed Investing Team	866-297-0293
Client Service Team	844/275-5434
Online access	www.jpmorganonline.com

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Client News

J.P. Morgan Securities LLC Net Capital Requirements

As of June 30, 2018, J.P. Morgan Securities LLC's net capital of \$16.7 billion exceeded the minimum regulatory net capital requirement of \$2.9 billion by \$13.8 billion.

Complete copies of each unaudited Statement of Financial Condition may be viewed, at no cost, by accessing <http://investor.shareholder.com/jpmorganchase/financial-condition.cfm>, or you may call 1.866.576.1300 for hard copies.

If you wish to transfer securities this year, please notify your Client Service representative before December 1, 2018, in order to allow time for processing before the year-end tax filing deadline. We will need to receive from you full delivery instructions for the securities as well as confirmation that the recipient is able to receive the securities you intend to transfer.

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EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/18 to 9/30/18

Account Summary

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Cash & Fixed Income	236,560.10	236,565.99	5.89	70.96	100%
Market Value	\$236,560.10	\$236,565.99	\$5.89	\$70.96	100%
Accruals	5.89	5.70	(0.19)		
Market Value with Accruals	\$236,565.99	\$236,571.69	\$5.70		

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	236,560.10	236,513.93
Income & Distributions	5.89	52.06
Ending Market Value	\$236,565.99	\$236,565.99
Accruals	5.70	5.70
Market Value with Accruals	\$236,571.69	\$236,571.69

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 9/1/18 to 9/30/18

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	52.06
Taxable Income	\$5.89	\$52.06



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/18 to 9/30/18

Note: ¹ 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 JPM DEPOSIT SWEEP	1.00	236,565.99	236,565.99	236,565.99		70.96 5.70	0.03 % ¹



EST OF SIMON BERNSTEIN INHERITED IRA ACCT. M55828004
For the Period 9/1/18 to 9/30/18

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	236,560.10	--
INFLOWS		
Income	5.89	52.06
Total Inflows	\$5.89	\$52.06
Ending Cash Balance	\$236,565.99	--

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type Selection Method	Description	Quantity Cost	Per Unit Amount	Amount
Income					
9/4	Interest Income	DEPOSIT SWEEP INTEREST FOR 08/01/18 - 08/31/18 @ .03% RATE ON AVG COLLECTED BALANCE OF \$236,560.10 AS OF 09/01/18			5.89



Morgan Stanley

CLIENT STATEMENT | For the Period December 1-31, 2017

STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL

TOTAL VALUE OF YOUR ACCOUNT (as of 12/31/17)
Includes Accrued Interest

\$600,115.22

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

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#BWNJGMM

0078681 02 AV 0.870 02 TR 00504 MSGDD06C 100000

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL
515 N FLAGLER DR, 20TH
WEST PALM BEACH FL 33401



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JAN 08 2017

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



Expanded Disclosures

Expanded Disclosures, which apply to all statements Morgan Stanley Smith Barney LLC (we/us) sends to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256 or mail to P.O. Box 95002, South Jordan, UT 84095, or contact us at www.morganstanley.com.

Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions and (2) market values provided by pricing services and/or outside custodians, as applicable for other positions, and by adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the "Holdings" section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or "dated date") through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than

the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules and regulations. The Contributions information in this statement reflects contributions for a particular account, without reference to any other account. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if other special rules apply (e.g., to conversions/recharacterizations of Traditional to Roth/Roth to Traditional IRAs). Tax reporting is provided for IRA, VIP Basic and 403(b) accounts but not for VIP Plus and RPM accounts. The account value used for your Required Minimum Distribution calculation, if any, is based on the prior December 31st Account Value, including accrued interest. Additionally, for IRAs (1) the "Max. Individual Contributions Allowed (by SSN)" reflects the annual limit on contributions that you can make to Traditional and Roth IRAs under the Internal Revenue Code (this limit applies on a per person basis, not per account; other rules apply to IRAs which are part of employer-sponsored plans); (2) you cannot make an individual contribution to a Traditional IRA for the year in which you reach age 70 1/2 or any later year; and (3) the categorization of any contribution's deductibility is based upon information provided by you. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, go to www.morganstanley.com/wealth/disclosures/disclosures.asp, or call Client Service Center.

Tax Reporting

Under Federal Income Tax law, we are required to report gross proceeds of sales (including entering into short sales) on Form 1099-B by February 15 of the year following the calendar year of the transaction for reportable (i.e. non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under Internal Revenue Service regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 28% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if you are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the



Expanded Disclosures (CONTINUED)

applicable interest rate changes and at the close of every statement month. For interest rate information, log into your Morgan Stanley account at morganstanley.com/online. Select your account with a Margin agreement and click Interest Rates for more information.

Information regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at \$1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

Morgan Stanley's Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful

auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from any actual or anticipated changes to issuer's and/or guarantor's credit ratings or credit spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying reference asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes and Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than the estimates shown. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to www.morganstanley.com/structuredproductsrisksandconflicts. For more information on the risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are

not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held at Morgan Stanley Smith Barney LLC

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (1099s) and separate periodic statements, which may vary from our information due to different tax reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting. Under certain circumstances, such as IRA accounts, we perform all tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the Internal Revenue Service. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. In the case of Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the "Unsettled Purchases/Sales Activity" section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

Morgan Stanley does not provide legal or tax advice. Please consult your own tax advisor.

Revised 12/2017

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (12/1/17-12/31/17)	This Year (1/1/17-12/31/17)
TOTAL BEGINNING VALUE	—	—
Credits	600,000.00	600,000.00
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	\$600,000.00	\$600,000.00
Change in Value	115.22	115.22
TOTAL ENDING VALUE	\$600,115.22	\$600,115.22

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

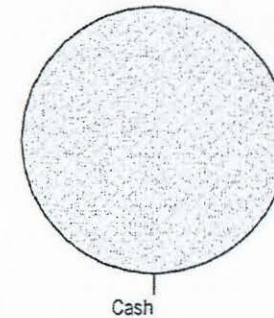


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$600,115.22	100.00
TOTAL VALUE	\$600,115.22	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.



Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/17)	This Period (as of 12/31/17)
Mutual Funds	—	\$600,115.22
Total Assets	—	\$600,115.22
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	—	\$600,115.22

CASH FLOW

	This Period (12/1/17-12/31/17)	This Year (1/1/17-12/31/17)
OPENING CASH, BDP, MMFs	—	—
Purchases	(600,000.00)	(600,000.00)
Dividend Reinvestments	(115.22)	(115.22)
Income and Distributions	115.22	115.22
Total Investment Related Activity	\$(600,000.00)	\$(600,000.00)
Electronic Transfers-Credits	600,000.00	600,000.00
Total Cash Related Activity	\$600,000.00	\$600,000.00
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	—	—

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/17-12/31/17)	This Year (1/1/17-12/31/17)
Other Dividends	\$115.22	\$115.22
Total Taxable Income And Distributions	\$115.22	\$115.22
Total Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$115.22	\$115.22

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/17-12/31/17)	Realized This Year (1/1/17-12/31/17)	Unrealized Inception to Date (as of 12/31/17)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

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Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority) †: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

MUTUAL FUNDS

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLGTN WS (PCOXX)	—	600,115.220	N/A	\$1.000	N/A	\$600,115.22	N/A	\$7,141.00	1.18
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
					Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	Percentage of Holdings				—	\$600,115.22	N/A	\$7,141.00	1.19%
					Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	Percentage of Holdings				—	\$600,115.22	N/A	\$7,141.00	1.19%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Annuities & Insurance	Structured Investments	Other
Mutual Funds	\$600,115.22	—	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$600,115.22	—	—	—	—	—	—



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/27		Funds Received	WIRED FUNDS RECEIVED	CITIBANK N A CIKLIN, LUBITZ OCONNELL TRUST			\$600,000.00
12/28	12/28	Bought	FEDERATED PRME CSH OBLGTN WS		600,000.000	1.0000	(600,000.00)
12/29		Dividend	FEDERATED PRME CSH OBLGTN WS				115.22
12/29		Dividend Reinvestment	FEDERATED PRME CSH OBLGTN WS	REINVESTMENT	115.220	1.0000	(115.22)
NET CREDITS/(DEBITS)							\$0.00

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MESSAGES

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA web site address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Sign up for eDelivery of your Account Documents Today

Receiving documents through eDelivery is secure, convenient, green and may even help you save on annual account fees. Accounts enrolled in eDelivery of all eligible account documents for every account within an Account Link Group may qualify for a reduced annual fee. Contact us for additional details regarding annual account fees.

Simply visit www.morganstanley.com/edelivery to set your eDelivery preferences today. Please note, if you have not already done so, you will first need to register for Morgan Stanley Online prior to making your eDelivery selections.

CLIENT STATEMENT | For the Period January 1-31, 2018

Morgan Stanley

RECEIVED
FEB 08 2017



STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL

TOTAL VALUE OF YOUR ACCOUNT (as of 1/31/18)
Includes Accrued Interest

\$600,641.32

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

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#BWNJGWM



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BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL
515 N FLAGLER DR. 20TH
WEST PALM BCH FL 33401-4330



Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



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Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to www.morganstanley.com/online or, call 800-869-3326.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

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www.morganstanley.com/structuredproductsrisksandconflicts.

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Transaction Dates and Conditions

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Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go to www.morganstanley.com/online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 10/2017



Account Summary

Active Assets Account
501-033194-242

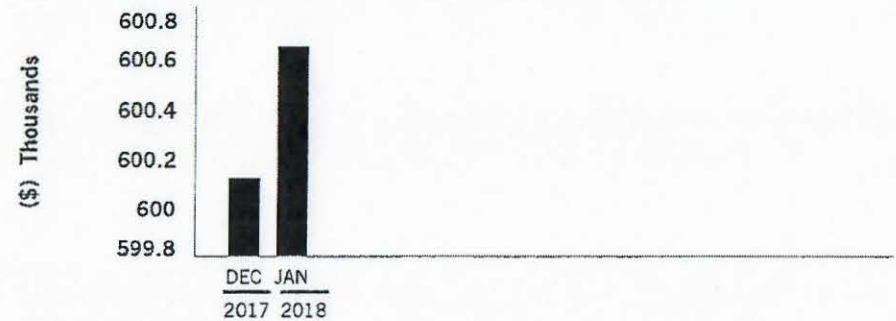
BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (1/1/18-1/31/18)	This Year (1/1/18-1/31/18)
TOTAL BEGINNING VALUE	\$600,115.22	\$600,115.22
Credits	—	—
Debits	(175.00)	(175.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(175.00)	\$(175.00)
Change in Value	701.10	701.10
TOTAL ENDING VALUE	\$600,641.32	\$600,641.32

MARKET VALUE OVER TIME

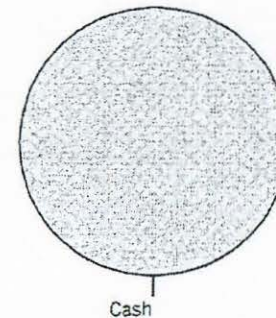
The below chart displays the most recent thirteen months of Market Value.



This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$600,641.32	100.00
TOTAL VALUE	\$600,641.32	100.00%



FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.

This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 12/31/17)	This Period (as of 1/31/18)
Mutual Funds	\$600,115.22	\$600,816.32
Total Assets	\$600,115.22	\$600,816.32
Cash, BDP, MMFs (Debit)	—	(175.00)
Total Liabilities (outstanding balance)	—	\$(175.00)
TOTAL VALUE	\$600,115.22	\$600,641.32

INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/18-1/31/18)	This Year (1/1/18-1/31/18)
Other Dividends	\$701.10	\$701.10
Income And Distributions	\$701.10	\$701.10
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$701.10	\$701.10

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (1/1/18-1/31/18)	This Year (1/1/18-1/31/18)
OPENING CASH, BDP, MMFs	—	—
Dividend Reinvestments	(701.10)	(701.10)
Income and Distributions	701.10	701.10
Total Investment Related Activity	—	—
Other Debits	(175.00)	(175.00)
Total Cash Related Activity	\$(175.00)	\$(175.00)
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$(175.00)	\$(175.00)

GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/18-1/31/18)	Realized This Year (1/1/18-1/31/18)	Unrealized Inception to Date (as of 1/31/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority)†: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions.

Description		Market Value	7-Day Current Yield %	Est Ann Income	APY %
CASH		\$(175.00)			
	Percentage of Holdings	Market Value		Est Ann Income	
CASH, BDP, AND MMFs	(0.03)%	\$(175.00)		—	
Total Cash, BDP, MMFs		\$0.00			
Total Cash, BDP, MMFs (Debit)		\$(175.00)			

MUTUAL FUNDS

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLGTM WS (PCOXX)	—	600,816.320	N/A	\$1.000	N/A	\$600,816.32	N/A	\$8,075.00	1.34
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	100.03%				—	\$600,816.32	N/A	\$8,075.00	1.34%

Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$600,641.32	N/A	\$8,075.00	1.34%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Annuities & Insurance	Structured Investments	Other
Cash, BDP, MMFs (Debit)	\$(175.00)	—	—	—	—	—	—
Mutual Funds	600,816.32	—	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$600,641.32	—	—	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
1/16		Account Charge	AAA ANNUAL SERVICE FEE	01/01/2018-12/31/2018			\$(175.00)
1/31		Dividend	FEDERATED PRME CSH OBLG TN WS				701.10
1/31		Dividend Reinvestment	FEDERATED PRME CSH OBLG TN WS	REINVESTMENT	701.100	1.0000	(701.10)
NET CREDITS/(DEBITS)							\$(175.00)

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.



Morgan Stanley

CLIENT STATEMENT | For the Period February 1-28, 2018

STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL

TOTAL VALUE OF YOUR ACCOUNT (as of 2/28/18)

\$601,487.47

Includes Accrued Interest

RECEIVED
MAR 08 2018

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

#BWNJGWM



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BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL
515 N FLAGLER DR. 20TH
WEST PALM BCH FL 33401-4330



Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to www.morganstanley.com/online or, call 800-869-3326.

Questions?

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Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if you are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your Morgan Stanley account at morganstanley.com/online. Select your account with a Margin agreement and click Interest Rates for more information.

Information regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to

www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go to www.morganstanley.com/online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 10/2017



Account Summary

Active Assets Account
501-033194-242

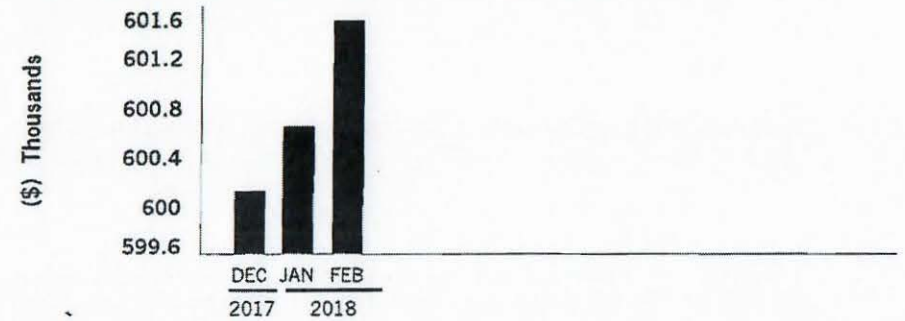
BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (2/1/18-2/28/18)	This Year (1/1/18-2/28/18)
TOTAL BEGINNING VALUE	\$600,641.32	\$600,115.22
Credits	—	—
Debits	175.00	—
Security Transfers	—	—
Net Credits/Debits/Transfers	\$175.00	—
Change in Value	671.15	1,372.25
TOTAL ENDING VALUE	\$601,487.47	\$601,487.47

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

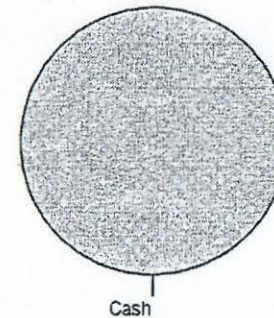


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$601,487.47	100.00
TOTAL VALUE	\$601,487.47	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 1/31/18)	This Period (as of 2/28/18)
Mutual Funds	\$600,816.32	\$601,487.47
Total Assets	\$600,816.32	\$601,487.47
Cash, BDP, MMFs (Debit)	(175.00)	—
Total Liabilities (outstanding balance)	\$(175.00)	—
TOTAL VALUE	\$600,641.32	\$601,487.47

CASH FLOW

	This Period (2/1/18-2/28/18)	This Year (1/1/18-2/28/18)
OPENING CASH, BDP, MMFs	\$(175.00)	—
Dividend Reinvestments	(671.15)	(1,372.25)
Income and Distributions	671.15	1,372.25
Total Investment Related Activity	—	—
Other Debits	175.00	—
Total Cash Related Activity	\$175.00	—
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	—	—

INCOME AND DISTRIBUTION SUMMARY

	This Period (2/1/18-2/28/18)	This Year (1/1/18-2/28/18)
Other Dividends	\$671.15	\$1,372.25
Income And Distributions	\$671.15	\$1,372.25
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$671.15	\$1,372.25

GAIN/(LOSS) SUMMARY

	Realized This Period (2/1/18-2/28/18)	Realized This Year (1/1/18-2/28/18)	Unrealized Inception to Date (as of 2/28/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority) †: Capital Appreciation, Income, Aggressive Income, Speculation

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

Brokerage Account

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

MUTUAL FUNDS

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLG TN WS (PCOXX)	—	601,487.470	N/A	\$1.000	N/A	\$601,487.47	N/A	\$8,710.00	1.44
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	100.00%				—	\$601,487.47	N/A	\$8,710.00	1.45%
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
TOTAL VALUE	100.00%				—	\$601,487.47	N/A	\$8,710.00	1.45%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Annuities & Insurance	Structured Investments	Other
Mutual Funds	\$601,487.47	—	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$601,487.47	—	—	—	—	—	—

Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
2/27		Account Fee Adj	AAA FEE REVERSAL				\$175.00
2/28		Dividend	FEDERATED PRME CSH OBLG TN WS				671.15
2/28		Dividend Reinvestment	FEDERATED PRME CSH OBLG TN WS	REINVESTMENT	671.150	1.0000	(671.15)
NET CREDITS/(DEBITS)							\$175.00

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MESSAGES

Looking to Increase Your Retirement Savings?

There's still time before the April 17, 2018, deadline to make a contribution to an IRA for 2017 subject to IRS eligibility requirements (including any applicable age or income restrictions). Open a Traditional IRA with contributions that may be tax-deductible on your 2017 tax return, a Traditional IRA with non-deductible contributions or a Roth IRA with non-deductible contributions and the advantage of tax-free withdrawals (if certain conditions are met). The maximum contribution is the lesser of (a) your taxable compensation for 2017, or (b) \$5,500 (or \$6,500 if you are age 50 or older). These limits apply to all your IRAs combined. Please call your Financial Advisor or Private Wealth Advisor for more information about your retirement savings strategy.

Pricing Disclosure Update

We have made changes to our disclosures relating to the pricing of securities. These changes relate to pricing for certain illiquid fixed income securities. Please review the updated disclosures at www.morganstanley.com/wealth/disclosures/disclosures.asp.



Morgan Stanley

CLIENT STATEMENT | For the Period March 1-31, 2018

RECEIVED
APR 06 2018

STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL

TOTAL VALUE OF YOUR ACCOUNT (as of 3/31/18)
Includes Accrued Interest

\$602,301.03

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

Morgan Stanley Smith Barney LLC. Member SIPC.

064853 MSGDD23B 013620

#BWNJ GWM



0064853 02 AV 0.375 02 TR 00433 MSGDD23B 100000

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL
515 N FLAGLER DR. 20TH
WEST PALM BCH FL 33401-4330



Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



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Under the customer protection rules of the SEC (17 CFR §240.15c3-3), we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

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www.morganstanley.com/structuredproductsrisksandconflicts.

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SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

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Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go to www.morganstanley.com/online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 10/2017



CLIENT STATEMENT | For the Period March 1-31, 2018

Account Summary

Active Assets Account
501-033194-242

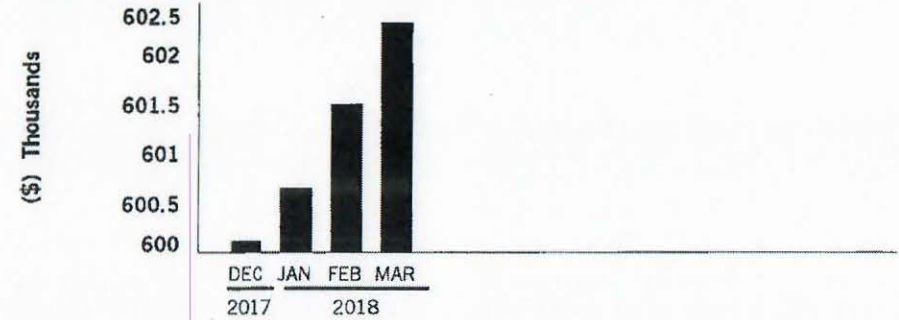
BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (3/1/18-3/31/18)	This Year (1/1/18-3/31/18)
TOTAL BEGINNING VALUE	\$601,487.47	\$600,115.22
Credits	—	—
Debits	—	—
Security Transfers	—	—
Net Credits/Debits/Transfers	—	—
Change in Value	813.56	2,185.81
TOTAL ENDING VALUE	\$602,301.03	\$602,301.03

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

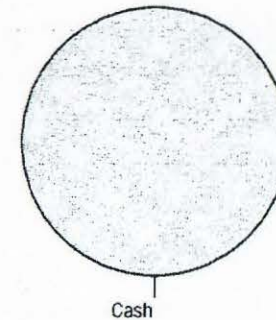


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$602,301.03	100.00
TOTAL VALUE	\$602,301.03	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (* includes accrued interest)

	Last Period (as of 2/28/18)	This Period (as of 3/31/18)
Mutual Funds	\$601,487.47	\$602,301.03
Total Assets	\$601,487.47	\$602,301.03
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$601,487.47	\$602,301.03

CASH FLOW

	This Period (3/1/18-3/31/18)	This Year (1/1/18-3/31/18)
OPENING CASH, BDP, MMFs	—	—
Dividend Reinvestments	(813.56)	(2,185.81)
Income and Distributions	813.56	2,185.81
Total Investment Related Activity	—	—
Total Cash Related Activity	—	—
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	—	—

INCOME AND DISTRIBUTION SUMMARY

	This Period (3/1/18-3/31/18)	This Year (1/1/18-3/31/18)
Other Dividends	\$813.56	\$2,185.81
Income And Distributions	\$813.56	\$2,185.81
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$813.56	\$2,185.81

GAIN/(LOSS) SUMMARY

	Realized This Period (3/1/18-3/31/18)	Realized This Year (1/1/18-3/31/18)	Unrealized Inception to Date (as of 3/31/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority)[†]: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

[†] Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

MUTUAL FUNDS

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLG TN WS (PCOXX)	—	602,301.030	N/A	\$1.000	N/A	\$602,301.03	N/A	\$8,071.00	1.34
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	100.00%				—	\$602,301.03	N/A	\$8,071.00	1.34%
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%				—	\$602,301.03	N/A	\$8,071.00	1.34%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Mutual Funds	\$602,301.03	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$602,301.03	—	—	—	—	—

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Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
3/29		Dividend	FEDERATED PRME CSH OBLGTN WS				\$813.56
3/29		Dividend Reinvestment	FEDERATED PRME CSH OBLGTN WS	REINVESTMENT	813.560	1.0000	(813.56)
NET CREDITS/(DEBITS)							\$0.00

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MESSAGES

Consolidated Statement of Financial Condition (in millions of dollars):

At December 31, 2017 Morgan Stanley Smith Barney LLC had net capital of \$2,567 which exceeded the Securities and Exchange Commission's minimum requirement by \$2,400. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at December 31, 2017 can be viewed online at: http://www.morganstanley.com/about-us-ir/shareholder/morganstanley_smithbarney_llc.pdf, or may be mailed to you at no cost by calling 1 (866) 825-1675, after March 15, 2018.

Senior Investor Helpline

For any inquiries or comments or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

Make Your Annual IRA Contribution

The deadline to make your 2017 IRA contribution is April 17, 2018, so there is still time to contribute to a Traditional or Roth IRA, subject to IRS eligibility requirements (including any applicable age or income restrictions). The maximum contribution is the lesser of (a) your taxable compensation for 2017, or (b) \$5,500 (or \$6,500 if you are age 50 or older) for 2017. These limits apply to all your IRAs combined. Your Morgan Stanley team can help you open a new IRA or fund an existing one. You can even move funds from an existing Morgan Stanley non-retirement account to fund your contribution. Speak with us about making an IRA contribution for 2018 at the same time and take advantage of a year of additional potential growth.

Pricing Disclosure Update

We have made changes to our disclosures relating to the pricing of securities. These changes relate to pricing for certain illiquid fixed income securities. Please review the updated disclosures at www.morganstanley.com/wealth/disclosures/disclosures.asp.

CLIENT STATEMENT | For the Period April 1-30, 2018

Morgan Stanley

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STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL

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TOTAL VALUE OF YOUR ACCOUNT (as of 4/30/18)
Includes Accrued Interest

\$603,188.49

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

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BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
CIKLIN LUBITZ O CONNELL
515 N FLAGLER DR. 20TH
WEST PALM BCH FL 33401-4330



Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to www.morganstanley.com/online or, call 800-869-3326.

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Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if you are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your Morgan Stanley account at morganstanley.com/online. Select your account with a Margin agreement and click Interest Rates for more information.

Information regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to

www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

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Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 10/2017



Account Summary

Active Assets Account
501-033194-242

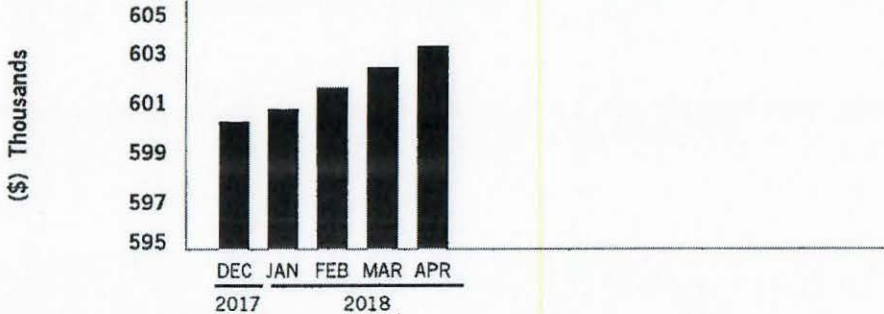
BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (4/1/18-4/30/18)	This Year (1/1/18-4/30/18)
TOTAL BEGINNING VALUE	\$602,301.03	\$600,115.22
Credits	---	---
Debits	---	---
Security Transfers	---	---
Net Credits/Debits/Transfers	---	---
Change in Value	887.46	3,073.27
TOTAL ENDING VALUE	\$603,188.49	\$603,188.49

MARKET VALUE OVER TIME

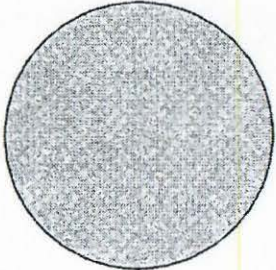
The below chart displays the most recent thirteen months of Market Value.



This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$603,188.49	100.00
TOTAL VALUE	\$603,188.49	100.00%



Cash

This asset allocation represents holdings on a trade date basis, and projected settled Cash/ BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

002759 MSGDD261 014329

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 3/31/18)	This Period (as of 4/30/18)
Mutual Funds	\$602,301.03	\$603,188.49
Total Assets	\$602,301.03	\$603,188.49
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$602,301.03	\$603,188.49

INCOME AND DISTRIBUTION SUMMARY

	This Period (4/1/18-4/30/18)	This Year (1/1/18-4/30/18)
Other Dividends	\$887.46	\$3,073.27
Income And Distributions	\$887.46	\$3,073.27
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$887.46	\$3,073.27

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (4/1/18-4/30/18)	This Year (1/1/18-4/30/18)
OPENING CASH, BDP, MMFs	—	—
Dividend Reinvestments	(887.46)	(3,073.27)
Income and Distributions	887.46	3,073.27
Total Investment Related Activity	—	—
Total Cash Related Activity	—	—
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	—	—

GAIN/(LOSS) SUMMARY

	Realized This Period (4/1/18-4/30/18)	Realized This Year (1/1/18-4/30/18)	Unrealized Inception to Date (as of 4/30/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority)†: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLG TN WS (PCOXX)	—	603,188.490	N/A	\$1.000	N/A	\$603,188.49	N/A	\$9,790.00	1.62
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	100.00%				—	\$603,188.49	N/A	\$9,790.00	1.62%
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%				—	\$603,188.49	N/A	\$9,790.00	1.62%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Mutual Funds	\$603,188.49	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$603,188.49	—	—	—	—	—

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Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
4/30		Dividend	FEDERATED PRME CSH OBLGTN WS				\$887.46
4/30		Dividend Reinvestment	FEDERATED PRME CSH OBLGTN WS	REINVESTMENT	887.460	1.0000	(887.46)
NET CREDITS/(DEBITS)							\$0.00

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.



Morgan Stanley

CLIENT STATEMENT | For the Period May 1-31, 2018

STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC

TOTAL VALUE OF YOUR ACCOUNT (as of 5/31/18)

\$354,527.31

Includes Accrued Interest

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

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BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC
420 ROYAL PALM WAY STE 300
PALM BEACH FL 33480



Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



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Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to www.morganstanley.com/online or, call 800-869-3326.

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Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

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In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if you are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your Morgan Stanley account at morganstanley.com/online. Select your account with a Margin agreement and click Interest Rates for more information.

Information regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to

www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go to www.morganstanley.com/online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 10/2017



Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (5/1/18-5/31/18)	This Year (1/1/18-5/31/18)
TOTAL BEGINNING VALUE	\$603,188.49	\$600,115.22
Credits	—	—
Debits	(249,507.00)	(249,507.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(249,507.00)	\$(249,507.00)
Change in Value	845.82	3,919.09
TOTAL ENDING VALUE	\$354,527.31	\$354,527.31

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

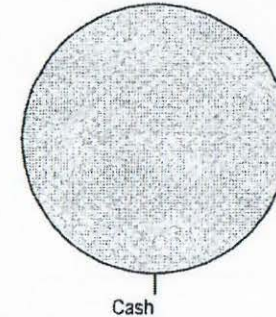


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$354,527.31	100.00
TOTAL VALUE	\$354,527.31	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 4/30/18)	This Period (as of 5/31/18)
Mutual Funds	\$603,188.49	\$354,527.31
Total Assets	\$603,188.49	\$354,527.31
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$603,188.49	\$354,527.31

CASH FLOW

	This Period (5/1/18-5/31/18)	This Year (1/1/18-5/31/18)
OPENING CASH, BDP, MMFs	—	—
Dividend Reinvestments	(845.82)	(3,919.09)
Sales and Redemptions	249,507.00	249,507.00
Income and Distributions	845.82	3,919.09
Total Investment Related Activity	\$249,507.00	\$249,507.00
Electronic Transfers-Debits	(249,506.91)	(249,506.91)
Other Debits	(0.09)	(0.09)
Total Cash Related Activity	\$(249,507.00)	\$(249,507.00)
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	—	—

INCOME AND DISTRIBUTION SUMMARY

	This Period (5/1/18-5/31/18)	This Year (1/1/18-5/31/18)
Other Dividends	\$845.82	\$3,919.09
Income And Distributions	\$845.82	\$3,919.09
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$845.82	\$3,919.09

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

GAIN/(LOSS) SUMMARY

	Realized This Period (5/1/18-5/31/18)	Realized This Year (1/1/18-5/31/18)	Unrealized Inception to Date (as of 5/31/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority)†: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLGTN WS (PCOXX)	—	354,527.310	N/A	\$1.000	N/A	\$354,527.31	N/A	\$6,268.00	1.77
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	100.00%				—	\$354,527.31	N/A	\$6,268.00	1.77%
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%				—	\$354,527.31	N/A	\$6,268.00	1.77%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Mutual Funds	\$354,527.31	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$354,527.31	—	—	—	—	—

Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
5/24	5/24	Sold	FEDERATED PRME CSH OBLGTN WS		249,507.000	\$1.0000	\$249,507.00
5/25		Write Off	WRITE-OFF DEBIT				24.91
5/25		Funds Transferred	WIRED FUNDS SENT	BENE: PETER M FEAMAN PA IOTA T ACCT: XXXXX0064			(249,506.91)
5/25		Service Fee	WIRED FUNDS FEE				(25.00)
5/31		Dividend	FEDERATED PRME CSH OBLGTN WS				845.82
5/31		Dividend Reinvestment	FEDERATED PRME CSH OBLGTN WS	REINVESTMENT	845.820	1.0000	(845.82)
NET CREDITS/(DEBITS)							\$0.00

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MESSAGES

Senior Investor Helpline

For any inquiries or comments or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.



CLIENT STATEMENT | For the Period June 1-30, 2018

STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC

TOTAL VALUE OF YOUR ACCOUNT (as of 6/30/18)

\$355,094.21

Includes Accrued Interest

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor

Edward A Thomasco

Executive Director

Edward.A.Thomasco@morganstanley.com

561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700

PALM BEACH GARDENS, FL 33410

Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

#BWNJGWM



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BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC
420 ROYAL PALM WAY STE 300
PALM BEACH FL 33480-4131



Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



Expanded Disclosures

Expanded Disclosures, which apply to all statements Morgan Stanley Smith Barney LLC (we/us) sends to you, are provided with your first statement and thereafter twice a year.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256 or mail to P.O. Box 95002, South Jordan, UT 84095, or contact us at www.morganstanley.com.

Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Account Valuation

Account values are computed by adding (1) the market value of all priced positions and (2) market values provided by pricing services and/or outside custodians, as applicable for other positions, and by adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the "Holdings" section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or "dated date") through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than

the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html.

Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules and regulations. The Contributions information in this statement reflects contributions for a particular account, without reference to any other account. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if other special rules apply (e.g., to conversions/recharacterizations of Traditional to Roth/Roth to Traditional IRAs). Tax reporting is provided for IRA, VIP Basic and 403(b) accounts but not for VIP Plus and RPM accounts. The account value used for your Required Minimum Distribution calculation, if any, is based on the prior December 31st Account Value, including accrued interest. Additionally, for IRAs (1) the "Max. Individual Contributions Allowed (by SSN)" reflects the annual limit on contributions that you can make to Traditional and Roth IRAs under the Internal Revenue Code (this limit applies on a per person basis, not per account; other rules apply to IRAs which are part of employer-sponsored plans); (2) you cannot make an individual contribution to a Traditional IRA for the year in which you reach age 70 1/2 or any later year; and (3) the categorization of any contribution's deductibility is based upon information provided by you. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, go to www.morganstanley.com/wealth/disclosures/disclosures.asp, or call Client Service Center.

Tax Reporting

Under Federal Income Tax law, we are required to report gross proceeds of sales (including entering into short sales) on Form 1099-B by February 15 of the year following the calendar year of the transaction for reportable (i.e. non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under Internal Revenue Service regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 28% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if you are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the



Expanded Disclosures (CONTINUED)

applicable interest rate changes and at the close of every statement month. For interest rate information, log into your Morgan Stanley account at morganstanley.com/online. Select your account with a Margin agreement and click Interest Rates for more information.

Information regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at \$1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

Notice Regarding Global Investment Manager Analysis

Morgan Stanley's Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, go to

www.morganstanley.com/wealth/disclosures/disclosures.asp.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at www.morganstanley.com/structuredproductsrisksandconflicts. For information on risks specific to your Structured Investments, contact us.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available

upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Certain Assets Not Held at Morgan Stanley Smith Barney LLC

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (1099s) and separate periodic statements, which may vary from our information due to different tax reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting. Under certain circumstances, such as IRA accounts, we perform all tax reporting.

Total Income

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the Internal Revenue Service. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. In the case of Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the "Unsettled Purchases/Sales Activity" section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Tax and Legal Disclosure

Morgan Stanley does not provide legal or tax advice. Please consult your own tax advisor.

Revised 02/2018

Account Summary

Active Assets Account
501-033194-242

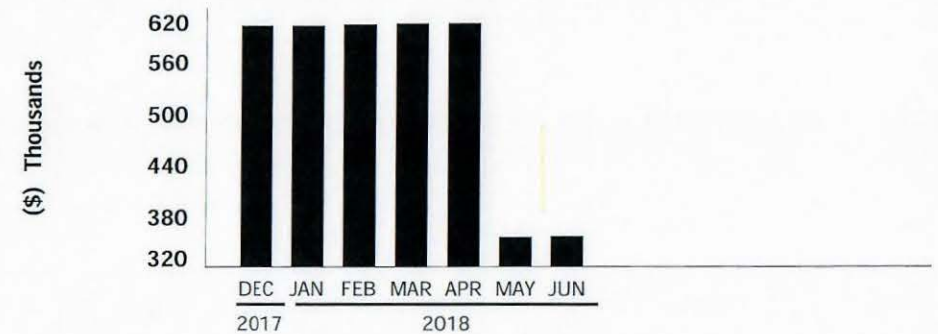
BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (6/1/18-6/30/18)	This Year (1/1/18-6/30/18)
TOTAL BEGINNING VALUE	\$354,527.31	\$600,115.22
Credits	—	—
Debits	—	(249,507.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	—	\$(249,507.00)
Change in Value	566.90	4,485.99
TOTAL ENDING VALUE	\$355,094.21	\$355,094.21

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

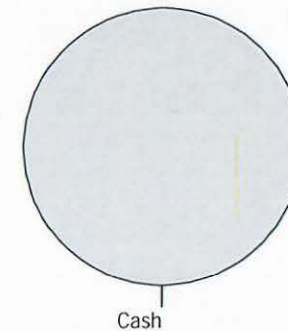


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$355,094.21	100.00
TOTAL VALUE	\$355,094.21	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.



Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 5/31/18)	This Period (as of 6/30/18)
Mutual Funds	\$354,527.31	\$355,094.21
Total Assets	\$354,527.31	\$355,094.21
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$354,527.31	\$355,094.21

INCOME AND DISTRIBUTION SUMMARY

	This Period (6/1/18-6/30/18)	This Year (1/1/18-6/30/18)
Other Dividends	\$566.90	\$4,485.99
Income And Distributions	\$566.90	\$4,485.99
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$566.90	\$4,485.99

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (6/1/18-6/30/18)	This Year (1/1/18-6/30/18)
OPENING CASH, BDP, MMFs	—	—
Dividend Reinvestments	(566.90)	(4,485.99)
Sales and Redemptions	—	249,507.00
Income and Distributions	566.90	4,485.99
Total Investment Related Activity	—	\$249,507.00
Electronic Transfers-Debits	—	(249,506.91)
Other Debits	—	(0.09)
Total Cash Related Activity	—	\$(249,507.00)
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	—	—

GAIN/(LOSS) SUMMARY

	Realized This Period (6/1/18-6/30/18)	Realized This Year (1/1/18-6/30/18)	Unrealized Inception to Date (as of 6/30/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

037196 MSGDD066

Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority)[†]: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

[†] Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLG TN WS (PCOXX)	—	355,094.210	N/A	\$1.000	N/A	\$355,094.21	N/A	\$6,701.00	1.89
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	100.00%				—	\$355,094.21	N/A	\$6,701.00	1.89%
	Percentage of Holdings				Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%				—	\$355,094.21	N/A	\$6,701.00	1.89%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Mutual Funds	\$355,094.21	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$355,094.21	—	—	—	—	—



Morgan Stanley

CLIENT STATEMENT | For the Period July 1-31, 2018

STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC

TOTAL VALUE OF YOUR ACCOUNT (as of 7/31/18)
Includes Accrued Interest

\$354,023.73

Morgan Stanley Smith Barney LLC. Member SIPC.

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

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BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC
420 ROYAL PALM WAY STE 300
PALM BEACH FL 33480-4131



Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



Standard Disclosures

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Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

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Important Information if you are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your Morgan Stanley account at morganstanley.com/online. Select your account with a Margin agreement and click Interest Rates for more information.

Information regarding Special Memorandum Account

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Important Information About Auction Rate Securities

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Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to

www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go to www.morganstanley.com/online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 10/2017



CLIENT STATEMENT | For the Period July 1-31, 2018

Account Summary

Active Assets Account
501-033194-242

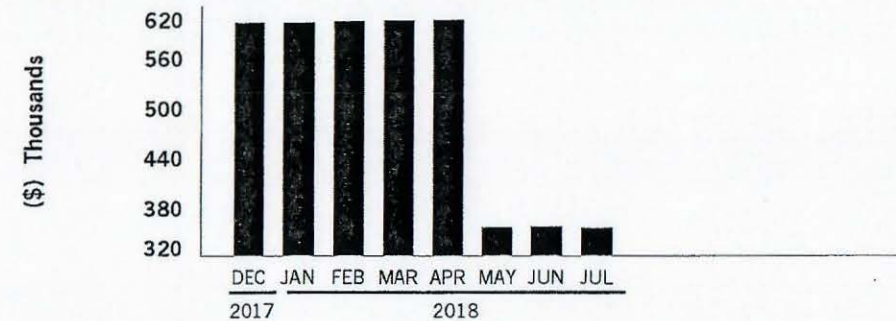
BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (7/1/18-7/31/18)	This Year (1/1/18-7/31/18)
TOTAL BEGINNING VALUE	\$355,094.21	\$600,115.22
Credits	—	—
Debits	(1,680.00)	(251,187.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(1,680.00)	\$(251,187.00)
Change in Value	609.52	5,095.51
TOTAL ENDING VALUE	\$354,023.73	\$354,023.73

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

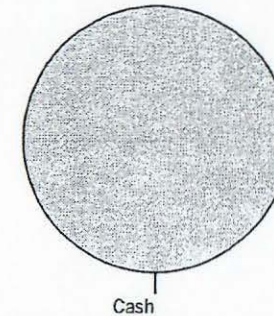


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$354,023.73	100.00
TOTAL VALUE	\$354,023.73	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

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Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/18)	This Period (as of 7/31/18)
Cash, BDP, MMFs	—	\$0.01
Mutual Funds	355,094.21	354,023.72
Total Assets	\$355,094.21	\$354,023.73
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$355,094.21	\$354,023.73

INCOME AND DISTRIBUTION SUMMARY

	This Period (7/1/18-7/31/18)	This Year (1/1/18-7/31/18)
Other Dividends	\$609.51	\$5,095.50
Interest	0.01	0.01
Income And Distributions	\$609.52	\$5,095.51
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$609.52	\$5,095.51

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (7/1/18-7/31/18)	This Year (1/1/18-7/31/18)
OPENING CASH, BDP, MMFs	—	—
Dividend Reinvestments	(609.51)	(5,095.50)
Sales and Redemptions	1,680.00	251,187.00
Income and Distributions	609.52	5,095.51
Total Investment Related Activity	\$1,680.01	\$251,187.01
Electronic Transfers-Debits	—	(249,506.91)
Other Debits	—	(0.09)
Total Cash Related Activity	—	\$(249,507.00)
Checks Written	(1,680.00)	(1,680.00)
Total Card/Check Activity	\$(1,680.00)	\$(1,680.00)
CLOSING CASH, BDP, MMFs	\$0.01	\$0.01

GAIN/(LOSS) SUMMARY

	Realized This Period (7/1/18-7/31/18)	Realized This Year (1/1/18-7/31/18)	Unrealized Inception to Date (as of 7/31/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority)†: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA #	\$0.01	—	—	0.150

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	0.00%	\$0.01	—

Bank Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, affiliates of Morgan Stanley Smith Barney LLC and each a national bank and FDIC member.

MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLG TN WS (PCOXX)	—	354,023.720	N/A	\$1.000	N/A	\$354,023.72	N/A	\$6,794.00	1.92

Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	100.00%	—	\$354,023.72	N/A	\$6,794.00	1.92%

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Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$354,023.73	N/A	\$6,794.00	1.92%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$0.01	—	—	—	—	—
Mutual Funds	354,023.72	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$354,023.73	—	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
7/19	7/19	Sold	FEDERATED PRME CSH OBLGTN WS		1,680.000	\$1.0000	\$1,680.00
7/19		Check	TRUDY DODSON	Check # 1002			(840.00)
7/19		Service Fee	CHK 001002 OVERLMT FEE				(25.00)
7/23		Interest Income	MORGAN STANLEY PRIVATE BANK NA				0.01
7/23		Service Fee Adj	REV OVERLIMIT FEE	FOR CHK #1002 07/23/18			25.00
7/23		Check	WHITE LION STORAGE	Check # 1001			(840.00)
7/23		Service Fee	CHK 001001 OVERLMT FEE				(25.00)
7/24		Service Fee Adj	REV OVERLIMIT FEE	FOR CHK #1001 07/24/18			25.00
7/31		Dividend	FEDERATED PRME CSH OBLGTN WS				609.51
7/31		Dividend Reinvestment	FEDERATED PRME CSH OBLGTN WS	REINVESTMENT	609.510	1.0000	(609.51)
NET CREDITS/(DEBITS)							\$0.01

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

DEBIT CARD & CHECKING ACTIVITY

CHECKS WRITTEN

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
7/7	7/23	1001	Check	WHITE LION STORAGE		\$(840.00)
7/18	7/19	1002	Check	TRUDY DODSON		(840.00)

TOTAL CHECKS WRITTEN

\$(1,680.00)

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity

Date	Activity Type	Description	Credits/(Debits)
7/20	Automatic Investment	BANK DEPOSIT PROGRAM	\$815.00
7/23	Automatic Redemption	BANK DEPOSIT PROGRAM	(815.00)
7/24	Automatic Investment	BANK DEPOSIT PROGRAM	0.01

NET ACTIVITY FOR PERIOD

\$0.01

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

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STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC

TOTAL VALUE OF YOUR ACCOUNT (as of 8/31/18)

\$331,738.63

Includes Accrued Interest

Your Financial Advisor

Edward A Thomasco
Executive Director
Edward.A.Thomasco@morganstanley.com
561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700
PALM BEACH GARDENS, FL 33410
Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

Morgan Stanley Smith Barney LLC. Member SIPC.

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#BWNJGWM



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EST OF SIMON L BERNSTEIN
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420 ROYAL PALM WAY STE 300
PALM BEACH FL 33480-4131



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Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go to www.morganstanley.com/online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 10/2017



CLIENT STATEMENT | For the Period August 1-31, 2018

Account Summary

Active Assets Account
501-033194-242

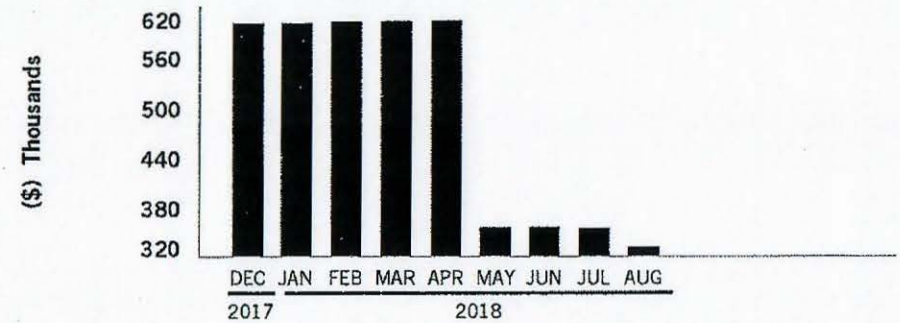
BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (8/1/18-8/31/18)	This Year (1/1/18-8/31/18)
TOTAL BEGINNING VALUE	\$354,023.73	\$600,115.22
Credits	—	—
Debits	(22,876.00)	(274,063.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$(22,876.00)	\$(274,063.00)
Change in Value	590.90	5,686.41
TOTAL ENDING VALUE	\$331,738.63	\$331,738.63

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

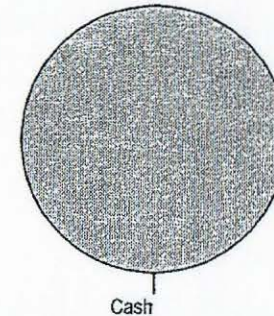


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$331,738.63	100.00
TOTAL VALUE	\$331,738.63	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

040318 MSGDD236 016690

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET ^(^ includes accrued interest)

	Last Period (as of 7/31/18)	This Period (as of 8/31/18)
Cash, BDP, MMFs	\$0.01	\$9,274.73
Mutual Funds	354,023.72	322,463.90
Total Assets	\$354,023.73	\$331,738.63
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$354,023.73	\$331,738.63

CASH FLOW

	This Period (8/1/18-8/31/18)	This Year (1/1/18-8/31/18)
OPENING CASH, BDP, MMFs	\$0.01	—
Dividend Reinvestments	(590.18)	(5,685.68)
Sales and Redemptions	32,150.00	283,337.00
Income and Distributions	590.90	5,686.41
Total Investment Related Activity	\$32,150.72	\$283,337.73
Electronic Transfers-Debits	(2,125.00)	(251,631.91)
Other Debits	(50.00)	(50.09)
Total Cash Related Activity	\$(2,175.00)	\$(251,682.00)
Checks Written	(20,701.00)	(22,381.00)
Total Card/Check Activity	\$(20,701.00)	\$(22,381.00)
CLOSING CASH, BDP, MMFs	\$9,274.73	\$9,274.73

INCOME AND DISTRIBUTION SUMMARY

	This Period (8/1/18-8/31/18)	This Year (1/1/18-8/31/18)
Other Dividends	\$590.18	\$5,685.68
Interest	0.72	0.73
Income And Distributions	\$590.90	\$5,686.41
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$590.90	\$5,686.41

GAIN/(LOSS) SUMMARY

	Realized This Period (8/1/18-8/31/18)	Realized This Year (1/1/18-8/31/18)	Unrealized Inception to Date (as of 8/31/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority) †: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA #	\$9,274.73	—	\$13.91	0.150

	Percentage of Holdings	Market Value	Est Ann Income
CASH, BDP, AND MMFs	2.80%	\$9,274.73	\$13.91

Bank Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, affiliates of Morgan Stanley Smith Barney LLC and each a national bank and FDIC member.

MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLGTN WS (PCOXX)	—	322,463.900	N/A	\$1.000	N/A	\$322,463.90	N/A	\$6,656.00	2.06

Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	97.20%	—	\$322,463.90	N/A	\$6,656.00	2.06%

Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$331,738.63	N/A	\$6,669.91	2.01%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$9,274.73	—	—	—	—	—
Mutual Funds	322,463.90	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$331,738.63	—	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
8/1	8/1	Sold	FEDERATED PRME CSH OBLG TN WS		2,125.000	\$1.0000	\$2,125.00
8/1		Service Fee	PRE-PAYMENT FEE	AS OF 08/01/2018			(25.00)
8/1		Withdrawal	OFFICIAL CHECK	PAID TO White Lion			(2,125.00)
8/2	8/2	Sold	FEDERATED PRME CSH OBLG TN WS		25.000	1.0000	25.00
8/13		Check - Adjustment	CK# 001003 RETURNED				2,701.00
8/13		Check	ACTIVE ASSET ACCOUNT	Check # 1003			(2,701.00)
8/13		Service Fee	RETURN CHK FEE CHRG	CK#1003			(25.00)
8/23	8/23	Sold	FEDERATED PRME CSH OBLG TN WS		30,000.000	1.0000	30,000.00
8/28		Check	MRACHEK FITZGERALD ET AL	Check # 1005			(2,701.00)
8/29		Check	CBIZ MHM LLC	Check # 1006			(18,000.00)
8/31		Dividend	FEDERATED PRME CSH OBLG TN WS				590.18
8/31		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 08/01-08/31)			0.72
8/31		Dividend Reinvestment	FEDERATED PRME CSH OBLG TN WS	REINVESTMENT	590.180	1.0000	(590.18)
NET CREDITS/(DEBITS)							\$9,274.72

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

DEBIT CARD & CHECKING ACTIVITY

CHECKS WRITTEN

Date Written	Activity Date	Check Number	Activity Type	Payee	Expense Category	Credits/(Debits)
8/13	8/13	1003	Check	ACTIVE ASSET ACCOUNT		\$(2,701.00)
8/13	8/13	1003	Check - Adjustment	CK# 001003 RETURNED		2,701.00
8/23	8/28	1005	Check	MRACHEK FITZGERALD ET AL		(2,701.00)
8/23	8/29	1006	Check	CBIZ MHM LLC		(18,000.00)
TOTAL CHECKS WRITTEN						\$(20,701.00)

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Date	Activity Type	Description	Credits/(Debits)
8/2	Automatic Redemption	BANK DEPOSIT PROGRAM	\$(0.01)
8/3	Automatic Investment	BANK DEPOSIT PROGRAM	0.01
8/13	Automatic Redemption	BANK DEPOSIT PROGRAM	(0.01)
8/24	Automatic Investment	BANK DEPOSIT PROGRAM	29,975.01
8/28	Automatic Redemption	BANK DEPOSIT PROGRAM	(2,701.00)
8/29	Automatic Redemption	BANK DEPOSIT PROGRAM	(18,000.00)
8/31	Automatic Investment	BANK DEPOSIT PROGRAM	0.72
NET ACTIVITY FOR PERIOD			\$9,274.72

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

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STATEMENT FOR:

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC

TOTAL VALUE OF YOUR ACCOUNT (as of 9/30/18)

Includes Accrued Interest

\$352,622.15

Your Financial Advisor

Edward A Thomasco

Executive Director

Edward.A.Thomasco@morganstanley.com

561 776-6443

Your Branch

3801 PGA BOULEVARD, SUITE 700

PALM BEACH GARDENS, FL 33410

Telephone: 561-694-7000; Alt. Phone: 800-327-6187; Fax: 561-694-7073

Morgan Stanley Smith Barney LLC. Member SIPC.

064989 MSGDD03B 024771

#BWNJGWM



0064989 02 AV 0.375 02 TR 00455 MSGDD03B 100000

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN
O CONNELL & CRISPIN ACKAL, PLLC
420 ROYAL PALM WAY STE 300
PALM BEACH FL 33480-4131



Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326

Access Your Account Online: www.morganstanley.com/online



Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available by selecting Account Documents when you log on to www.morganstanley.com/online or, call 800-869-3326.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page, or the Client Service Center at (800) 869-3326.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting the Branch Manager of the office where you maintain your account. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact our Client Relations Department at (866) 227-2256.

Senior Investor Helpline

In order to provide Morgan Stanley's senior investor clients a convenient way to communicate with us, we offer a Senior Investor Helpline. Senior investors or those acting on their behalf may call (800) 280-4534, Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if you are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your Morgan Stanley account at morganstanley.com/online. Select your account with a Margin agreement and click Interest Rates for more information.

Information regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to

www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

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Credit Ratings from Moody's Investors Service and Standard & Poor's
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 10/2017



Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

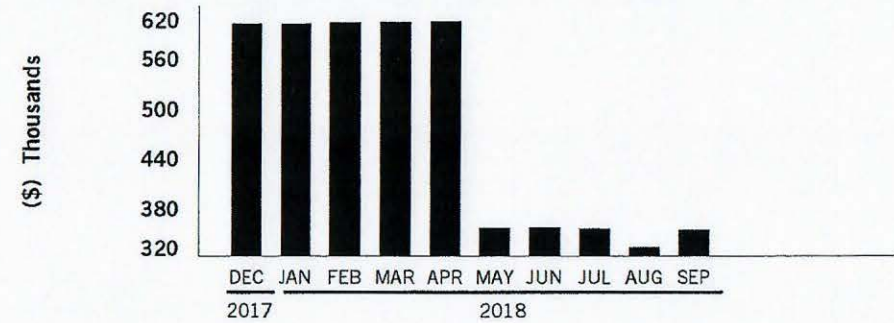
Account Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

	This Period (9/1/18-9/30/18)	This Year: (1/1/18-9/30/18)
TOTAL BEGINNING VALUE	\$331,738.63	\$600,115.22
Credits	20,338.00	20,338.00
Debits	—	(274,063.00)
Security Transfers	—	—
Net Credits/Debits/Transfers	\$20,338.00	\$(253,725.00)
Change in Value	545.52	6,231.93
TOTAL ENDING VALUE	\$352,622.15	\$352,622.15

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

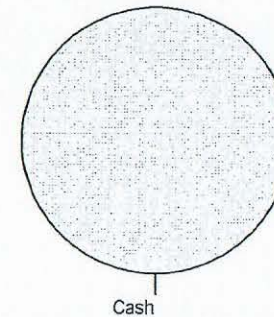


This chart does not reflect corrections to Market Value made subsequent to the dates depicted. It may exclude transactions in Annuities or positions where we are not the custodian, which could delay the reporting of Market Value.

ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$352,622.15	100.00
TOTAL VALUE	\$352,622.15	100.00%

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, which are provided to you as a courtesy, and may not be covered by SIPC. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 8/31/18)	This Period (as of 9/30/18)
Cash, BDP, MMFs	\$9,274.73	\$29,614.20
Mutual Funds	322,463.90	323,007.95
Total Assets	\$331,738.63	\$352,622.15
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$331,738.63	\$352,622.15

CASH FLOW

	This Period (9/1/18-9/30/18)	This Year (1/1/18-9/30/18)
OPENING CASH, BDP, MMFs	\$9,274.73	—
Dividend Reinvestments	(544.05)	(6,229.73)
Sales and Redemptions	—	283,337.00
Income and Distributions	545.52	6,231.93
Total Investment Related Activity	\$1.47	\$283,339.20
Checks Deposited	20,338.00	20,338.00
Electronic Transfers-Debits	—	(251,631.91)
Other Debits	—	(50.09)
Total Cash Related Activity	\$20,338.00	\$(231,344.00)
Checks Written	—	(22,381.00)
Total Card/Check Activity	—	\$(22,381.00)
CLOSING CASH, BDP, MMFs	\$29,614.20	\$29,614.20

INCOME AND DISTRIBUTION SUMMARY

	This Period (9/1/18-9/30/18)	This Year (1/1/18-9/30/18)
Other Dividends	\$544.05	\$6,229.73
Interest	1.47	2.20
Income And Distributions	\$545.52	\$6,231.93
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$545.52	\$6,231.93

GAIN/(LOSS) SUMMARY

	Realized This Period (9/1/18-9/30/18)	Realized This Year (1/1/18-9/30/18)	Unrealized Inception to Date (as of 9/30/18)
TOTAL GAIN/(LOSS)	—	—	—

The Gain/(Loss) Summary, which may change due to basis adjustments, is provided for informational purposes and should not be used for tax preparation. Refer to Gain/(Loss) in the Expanded Disclosures.

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.



Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Investment Objectives (in order of priority)†: Capital Appreciation, Income, Aggressive Income, Speculation

Brokerage Account

† Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for securities that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current yield reflects the income generated by an investment, and does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA #	\$29,614.20	—	\$44.42	0.150
	Market Value		Est Ann Income	
CASH, BDP, AND MMFs	\$29,614.20		\$44.42	

Bank Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, affiliates of Morgan Stanley Smith Barney LLC and each a national bank and FDIC member.

MUTUAL FUNDS

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
FEDERATED PRME CSH OBLG TN WS (PCOXX)	—	323,007.950	N/A	\$1.000	N/A	\$323,007.95	N/A	\$6,667.00	2.06
<i>Enrolled In MS Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash</i>									
		Percentage of Holdings			Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS		91.60%			—	\$323,007.95	N/A	\$6,667.00	2.06%

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Account Detail

Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	—	\$352,622.15	N/A	\$6,711.42	1.90%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$29,614.20	—	—	—	—	—
Mutual Funds	323,007.95	—	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$352,622.15	—	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
9/26		Check Deposit	FUNDS RECEIVED	CONFIRM#18092624740030007			\$20,338.00
9/28		Dividend	FEDERATED PRME CSH OBLG TN WS				544.05
9/28		Interest Income	MORGAN STANLEY PRIVATE BANK NA	(Period 09/01-09/30)			1.47
9/28		Dividend Reinvestment	FEDERATED PRME CSH OBLG TN WS	REINVESTMENT	544.050	1.0000	(544.05)
NET CREDITS/(DEBITS)							\$20,339.47

What was the deposit for?

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
9/27	Automatic Investment	BANK DEPOSIT PROGRAM	\$20,338.00
9/28	Automatic Investment	BANK DEPOSIT PROGRAM	1.47
NET ACTIVITY FOR PERIOD			\$20,339.47

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.



Active Assets Account
501-033194-242

BRIAN M O CONNELL EXEC
EST OF SIMON L BERNSTEIN

Account Detail

Consolidated Statement of Financial Condition (in millions of dollars):

At June 30, 2018 Morgan Stanley Smith Barney LLC had net capital of \$2,710 which exceeded the Securities and Exchange Commission's minimum requirement by \$2,556. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2018 can be viewed online at: http://www.morganstanley.com/about-us-ir/shareholder/morganstanley_smithbarney_llc.pdf, or may be mailed to you at no cost by calling 1 (866) 825-1675, after September 15, 2018.



PROVIDENT JEWELRY

FAIR MARKET VALUE APPRAISAL

January 15, 2016

Fair Market Value Appraisal of Mr. Simon Bernstein's Jewelry as requested by the Estate.

ATTORNEY:

C/o Zachary Rothman,
Ciklin Lubitz & O'Connell
515 N. Flagler Dr.
20th Floor
West Palm Beach, FL 33401
Office: 561.820.0324
Fax: 561.833.4209

Dear Mr. Rothman,

At your request I examined the jewelry you submitted for valuation and have provided an opinion of the Fair Market Value.

This report is valid only in its entirety and the final figure excludes any applicable taxes. You may wish to take this into consideration when using the report. The value conclusions are subject to limiting conditions that are set forth in the body of the report. To the best of my knowledge and experience, I estimate the FIFTEEN (15) pieces presented on appraisals numbered 1-13 have a total Fair Market Value of \$ 80,175.00

Photographs are included with the original report for your reference. This report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

If I can be of any further assistance, please call.

Sincerely,

Stephanie L. Hardy G.J.G., (GIA)
Graduate Jeweler Gemologist, Jewelry Designer and Appraiser

West Palm Beach
331 Clematis Street
West Palm Beach, FL 33401
561.833.7755

Naples I
541 5th Avenue South
Naples, FL 34102
239.649.7737

Naples II
766 5th Avenue South
Naples, FL 34102
239.649.7200

Fort Myers
15245 South Tamiami Tr
Fort Myers, FL 33908
239.274.7777

Jupiter
828 W Indiantown Rd
Jupiter, FL 33458
561.747.4449

Boca Raton
8221 Glades Rd. #1-F
Boca Raton, FL 33434
561.486.7737

Table of Contents

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- Table of Contents
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- Intended Use
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- Approach to Value
- Market
- Limiting Conditions
- Subscriptions Retained for Value Consulting
- Metal Markets
- Certification
- List of Laboratory Instruments
- Resume
- Item Descriptions
- Gemsoft Appraisals as recorded in the Provident Point of Sale System

This report is valid only in its entirety and for its stated purpose and intended use and was prepared in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

Statements and Limiting Conditions

Purpose

The purpose of this report is to describe and document the quality of the jewelry listed and to estimate the **Fair Market Value**.

Intended Use

The intended use of this report is for providing an estate appraisal listing the Fair Market Value for use in the resolution of **The Estate of Simon Bernstein**.

Valuation Date: January 15, 2016

Definition of Fair Market Value

The fair market value is the price at which the property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of relevant facts. The fair market value of a particular item of property is not to be determined by a forced sale price. Nor is the fair market value of an item of property to be determined by the sale price of the item in a market other than that in which such item is most commonly sold to the public, taking into account location of the item wherever appropriate. Taken from Treasury Regulation 20.2031-1 (b)

Approach to Value

There are three traditional approaches to value that are as follows:

Income approach: Applies to income producing properties and is used only if an income situation or rental property can be identified.

Market Data approach: Compares the qualities of the subject item to an article with similar or identical qualities, and researches and records current verifiable sales of such merchandise.

Cost approach: Establishes the total value of an item by considering the value of its component parts (precious metal content, gemstone weights and qualities, labor, and any other fees) together with the appropriate retail markup according to the norms of the jewelers in the locale, supply and demand, and the current state of the marketplace.

Fair Market Value is estimated using the market data approach. Neither the income approach nor the cost approach applies in establishing Fair Market Value. However, the cost approach to value was used to check on the market values found.

Market

To value an item a market (and market level) must be recognized. The most appropriate market for jewelry can vary depending upon the article's age, condition, quality, intrinsic content, aesthetic appeal, provenance, current fashion trends, artistic interpretation, and period of manufacture among others.

The type of retail outlet that most commonly carries the items being appraised is considered to be the most appropriate market. However, the auction market was also considered as another appropriate market in establishing Fair Market Value for this type of jewelry.

Limiting Conditions

The jewelry described within has been analyzed and graded in accordance with prescribed grading standards using "state of the art" methods and precision laboratory equipment.

Jewelry constructed solely of, or in combination with, precious metals (i.e. platinum, palladium, yellow or white gold and/or silver) is tested, analyzed and described for its type and content of such metal. Unless otherwise stated, all gemstone weights, grades and measurements are approximate and stones have not been removed from their mountings.

Diamonds are graded with the prescribed grading nomenclature of the Gemological Institute of America (GIA).

Colored stones are color graded with the use of the GIA Gem Set color grading system. Unless otherwise stated, all colored stones listed on this appraisal report have probably been subjected to various treatments to improve their appearance. Treatments are considered usual and customary practices when properly disclosed and when done without intent to defraud the consumer. The treatments are mostly stable and do not require special care. When a treatment is detected and considered unusual it will be so noted by this appraiser. Some treatments are reversible and re-treatable. It may be beyond the scope of an appraisal to determine exact treatment methods or the amount of treatment present. Some treatments require sophisticated equipment not found in a standard gemological laboratory. Prevailing market values are based on these universally practiced and accepted processes by the gems and jewelry trade.

Stones which are not described in detail have no significant value.

Sources are assumed to be reliable and the appraiser does not assume responsibility for their information.

The appraiser assumes the ownership of the subject property is true as stated by the client.

The fees paid for this appraisal do not include the services of the appraiser for any other matter. In particular, fees paid to date do not include any of the appraiser's time or services in connection with any statement, testimony or other matters before an insurance company, its agents, employees or any court or other body in connection with the property herein described.

If the appraiser is required to testify or to make any statements to a third party concerning the described property and/or appraisal, the applicant shall pay the appraiser for all of such time and services so rendered.

This document is limited to its stated intended use and is invalid if all items listed in the Table of Contents are not present.

Unless expressly stated, the items appraised are in good condition. Any serious deficiencies and repairs are noted. Ordinary wear and tear is not noted.

The information in this report is confidential.

This appraisal process does not discover liens, encumbrances, or fractional interests but, if known, they are noted.

The limited owner of this appraisal is the party for whom the work was performed.

Possession of this report does not provide title to the items appraised.

Possession of this report, any portion of this report, or any copy thereof, does not include the right of publication without the appraiser's written consent.

Each item described in this report has been photographed and file copies of the photograph(s) as well as a copy of the report are maintained in the appraiser's files for at least five years after the report date.

Third parties may rely on the information in this report for the defined purpose and intended use only. Third parties requiring further information than what is in the report must obtain the written permission of the owner of the appraisal before the appraiser will discuss the report.

No changes may be made to this report by anyone other than the appraiser. The appraiser cannot be responsible for unauthorized alterations.

The professional relationship between the appraiser and the client ends with the delivery of this report or at the conclusion of the settlement.

Subscriptions and Sources Retained for Value Consulting
Rapaport, Martin - Rapaport Diamond Report, New York, NY
KitCo.com
Ebay.com
JomaShop.com
Tradesy.com
DirectAuction.HiBid.com
The Diamond and Gemstone Book, Stuller v. 66

Metal Market	01/15/2016
Gold	\$ 1,089.80
Silver	\$ 14.01
Platinum	\$ 833.00

List of Laboratory Instruments

Binocular microscope
Loupe
Electronic scale
Touchstone and acids
Fiber optic light
Spectroscope
Polariscope
GIA Gem Set color grading system

Leveridge gauge
Thermal conductivity diamond tester
Ultraviolet light unit
Electronic metals tester
Dichroscope
Refractometer
Meleemeter

STEPHANIE L. HARDY G.J.G., GIA

PROVIDENT JEWELRY

331 CLEMATIS ST.

WEST PALM BEACH, FL 33401

W: 561-833-7755

C: 561-215-7321

FAX: 561-833-8763

EMAIL: STEPHANIE_PROVIDENT@HOTMAIL.COM

PROFESSIONAL: RESPONSIBILITIES INCLUDE, BUT HAVE NOT BEEN LIMITED TO:

PROVIDENT JEWELRY

WEST PALM BEACH, FL

GEMOLOGIST, APPRAISER AND DESIGNER

Retail and Wholesale Sales, Appraisals, Purchasing, Inventory Control, Stone Identification and Grading, Custom Jewelry Design, Jewelry Display and Merchandising, Photography of Fine Jewelry, Exhibit and Sell at Trade Shows.

LITTLE SWITZERLAND

BOCA RATON, FL,
SUNRISE, FL
& KETCHIKAN, AK

SALES TRAINER, SPECIAL PROJECTS AND SENIOR MANAGER

Train Sales Staff on Location, Compose Sales Training Manual, and Establish Sales Training Program, Compile a Manual of Product Overviews, Customer Service
Open and Close a Seasonal Store in Alaska, Bring a Retail Store to Maximum Efficiency in Florida, Maintain Budget and Reach Sales Goals. Train and Educate Sales Staff, Close Sales of Luxury Goods and Fine Jewelry, Appraisals, Customer Service, Scheduling, Inventory Control, Merchandising, Establish Online Store and Marketing Strategy.

DIAMONDS INTERNATIONAL & TANZANITE INTERNATIONAL

SENIOR MANAGER

JUNEAU, AK
& ST. THOMAS USVI

Oversee Operations of High Volume Luxury Jewelry Stores in Vacation Destinations, Fine Jewelry Sales, Appraisals, Conduct Training Seminars, Maintain Control of Inventory, Hire Sales Staff

EXCALIBUR BY KURT ROTHNER

LOS ANGELES, CA

GEMOLOGIST

Identify and Grade Stones, Appraise, Buy and Sell Estate and Period Jewelry and Vintage Watches, Customer Service to Celebrity Clientele, Exhibit, Buy and Sell at Trade Shows, Inventory Control, Establish Website and List Items

EDUCATION:

GEMOLOGICAL INSTITUTE OF AMERICA 1995
GRADUATE JEWELER, GRADUATE GEMOLOGIST, JEWELRY DESIGN

INDIANA UNIVERSITY OF PENNSYLVANIA 1994
B.S. GEOLOGY, BUSINESS MANAGEMENT MINOR

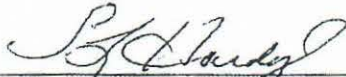
ASSOCIATIONS:

Gemological Institute of America Alumni Association, Cambridge Who's Who, MJSA, Women's Jewelry Association, Association for the Study of Jewelry and the Related Arts, American Society of Jewelry Historians, Appraisers International Society, USPAP 15 Hour Course

Certification

I hereby certify that, to the best of my knowledge and belief:

- ◆ The statements of fact contained in this report are true and correct.
- ◆ The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my unbiased professional analysis, opinions, and conclusions.
- ◆ I have no present or prospective interest in the property that is the subject of this report and I have no personal interest or bias with respect to the parties involved.
- ◆ My compensation is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of my client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.
- ◆ I have made a personal inspection of the property that is the subject of this report.
- ◆ No one provided significant professional assistance to the person signing this report.
- ◆ My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.



Stephanie L. Hardy, G.J.G. (GIA)

Graduate Jeweler Gemologist, Jewelry Designer and Appraiser
Provident Jewelry
01/15/2016

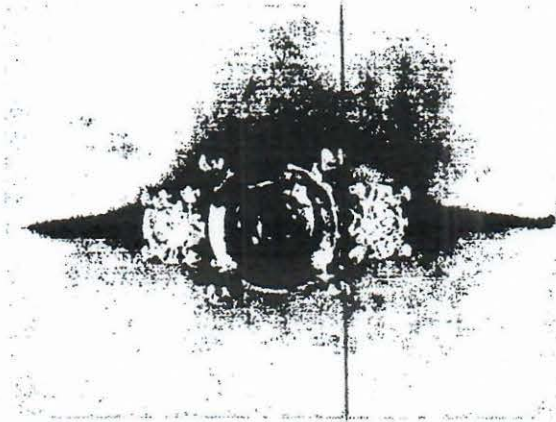
Prepared For: The Estate of Simon Bernstein

Date: 01/15/2016

1. One Semi-Mount Diamond Ring set in platinum. The ring is engraved "David S..."* The ring features two (2) prong-set round brilliant cut diamonds which average I-J color, VS2-SI1 clarity and are approximately 0.97 carats total weight. The ring weighs 6.1 DWT (9.5 grams.)

FMV = \$ 1,800.00

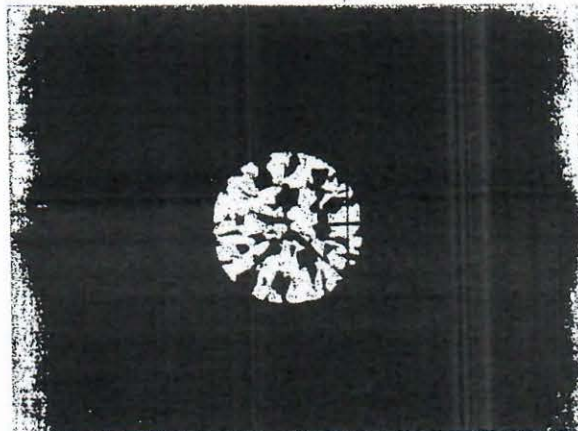
*The hand engraved signature of the jeweler who made the ring is not legible.



2. One Loose Round Brilliant Cut Diamond which weighs 4.77 carats. The diamond measures approximately 10.58-10.72 x 6.60mm and is approximately K-L color, SI1-SI2 clarity.

FMV = \$ 30,750.00*

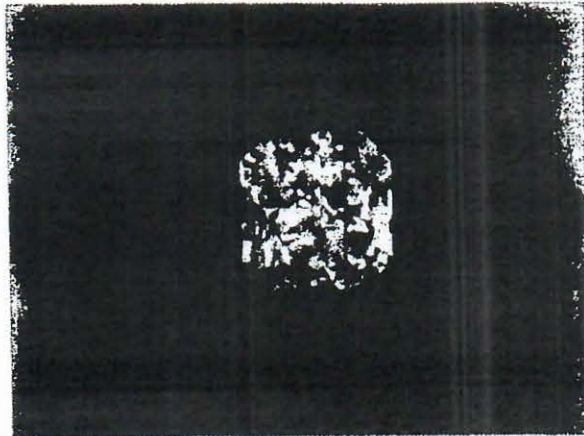
* The diamond is significantly abraded on the pavilion and will have to be re-cut. The process of re-cutting will decrease the weight of the diamond. The Fair Market Value reflects the loss of weight and the cost of re-cutting.



3. One Semi-Mount Diamond Ring set in platinum. The ring features two (2) prong-set triangular brilliant cut diamonds which average I-J color, VS1-SI1 clarity and are approximately 1.59 carats total weight. The ring weighs 5.0 DWT (7.8 grams.)
FMV = \$ 3,700.00

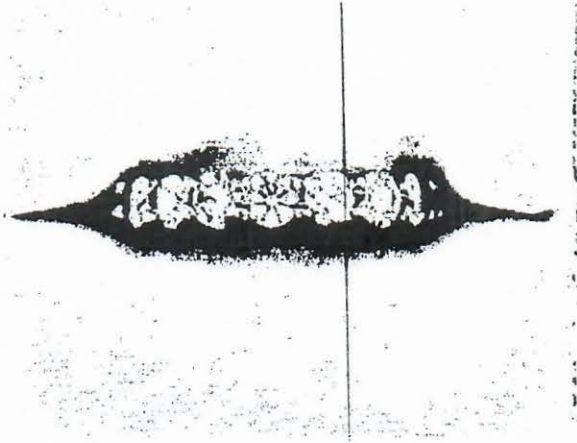


4. One Loose Radiant Cut Diamond which weighs 7.17 carats. The diamond measures approximately 11.19 x 10.49 x 6.86mm and is approximately K-L color, SI2-I1 clarity.
FMV = \$ 33,350.00



5. One "Shared Prong" Diamond Eternity Ring set in platinum. The ring features eighteen (18) prong-set round brilliant cut diamonds which average I-J color, SI1-SI2* clarity and calculate to approximately 3.96 carats total weight. The ring weighs 4.9 DWT (7.6 grams.)
FMV = \$ 1,500.00

*Fifteen (15) of the diamonds are chipped. The Fair Market Value reflects the loss of weight and the cost of re-cutting and / or replacing the damaged diamonds.



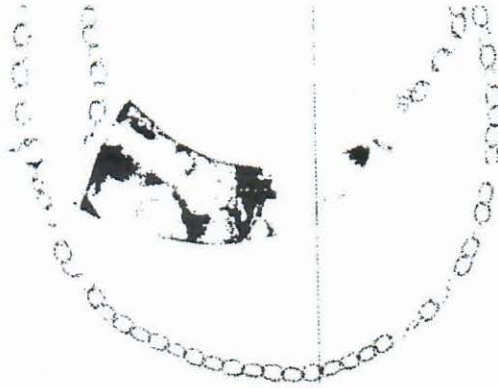
6. One Open Cuban Link Bracelet. The bracelet links are 18 karat yellow gold with a 14 karat yellow gold lobster-claw clasp. The bracelet is approximately 7.5 inches (11.7cm) long. The bracelet weighs 8.0 DWT (12.4 grams.)
FMV = \$ 300.00



7. One Moss Agate Talon Necklace set in 14 karat yellow gold. The necklace features a polished piece of moss agate which is approximately 2 inches (5 cm) long. The agate is supported* by a textured open link chain which is approximately 24 inches (60 cm). The necklace weighs 14.0 DWT (21.8 grams.)

FMV = \$ 225.00

*The tip of the "talon" needs to be re-attached.

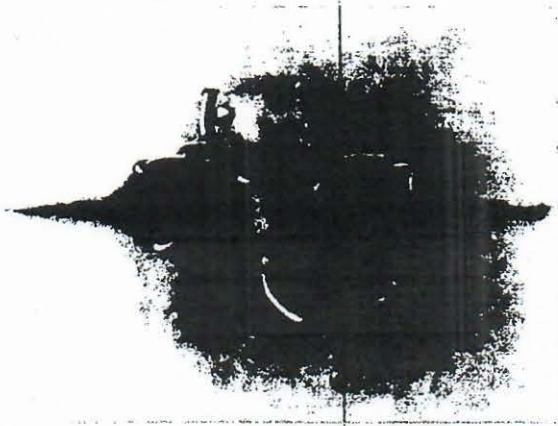


8. One "Infinity and Twisted Rope" Link Necklace. The links of the necklace are 18 karat yellow gold and the clasp is a 14 karat yellow gold lobster claw. The necklace is approximately 15.5 inches (38.75cm) long. The necklace weighs 30.85 DWT (47.9 grams.)

FMV = \$ 1,125.00

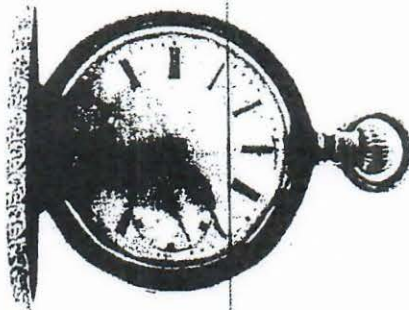


9. One "Flower" Ring set in 14 karat yellow gold. The ring features six (6) prong-set pear-shaped cabochons of jade. The jade stones average 8mm x 6mm and are white, black, orange, gold and green. The ring weighs 4.1 DWT (6.4 grams.)
FMV = \$ 120.00

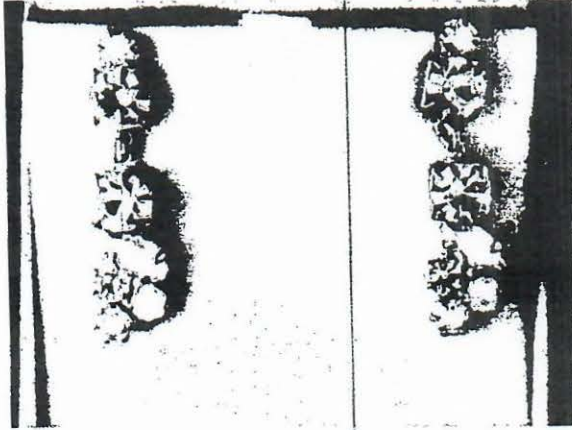


10. One Hunter Case Pocket Watch. The case of the watch tests as 14 karat* and the bow of the watch is not gold. The watch is engraved "*With all My Love, Shirley 7-25-74*" inside the front cover. It is also engraved "*No 410 STEMWINDER Breguet Hairspring Compons, and cut Balance Paul Rochat* LOCLE" on the cuvee. The watch features a manual wind movement and a white face with roman numerals. The face and crystal are damaged. The watch weighs 37.4 DWT (58.2 grams.)
FMV = \$ 300.00

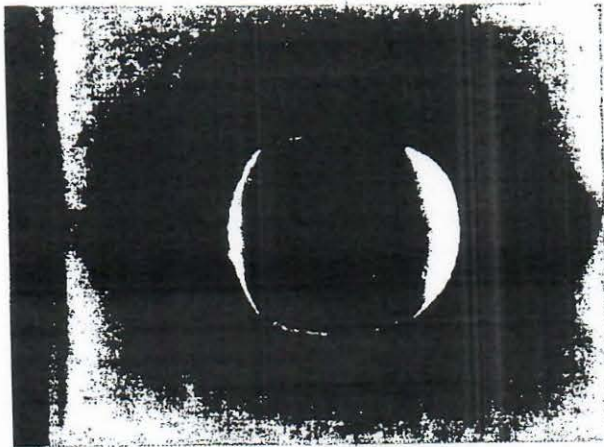
*Gold filled case.



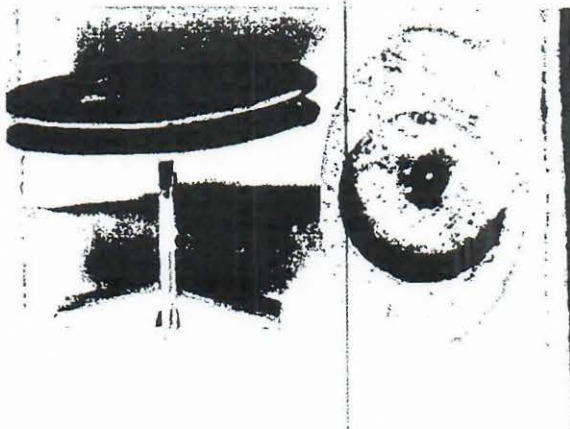
11. One pair of Crystal Earrings set in a silver colored base metal. The earrings feature twelve (12) round crystals and two (2) marquise cut crystals. The earrings weigh 3.1 DWT (4.8 grams.)
FMV = \$ 10.00



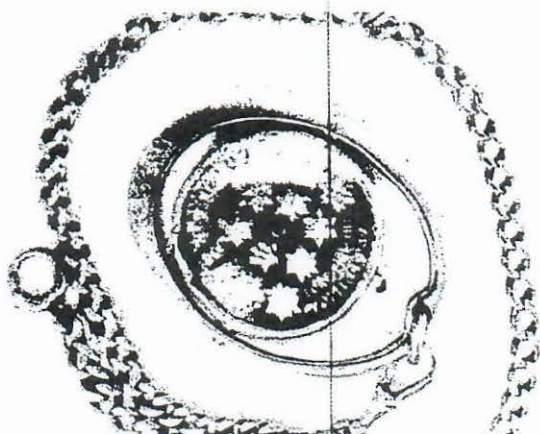
12. One Signet Ring set in 154 karat yellow gold. The ring is engraved with a stylized "B." The ring weighs 9.3 DWT (14.5 grams.)
FMV = \$ 270.00



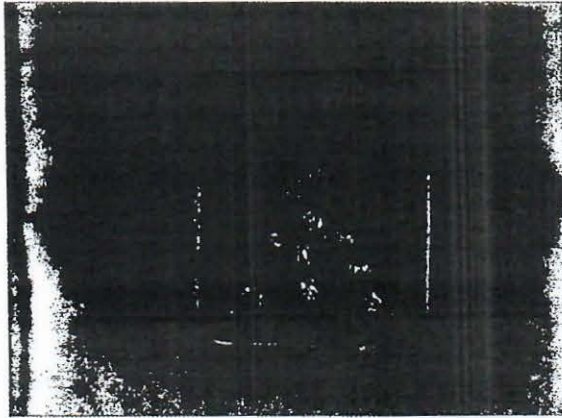
13. One pair of Oval Cufflinks set in 14 karat yellow gold by Avedon. The cufflinks have a Florentine finish and feature two (2) prong-set round brilliant cut sapphires which are approximately 0.14 carats total weight. The sapphires average s.l.g-Blue (T 7-8 / S 3-4) color, Type II: VS clarity. The cufflinks weigh 6.5 DWT (10.1 grams.)
FMV = \$ 225.00



14. One Corum Coin Pocket Watch on a Chain. The Corum watch is housed in an Israeli State commemorative gold coin and has a manual wind movement. The watch is supported by a large oval frame which is 18 karat yellow gold. The watch is hinged at the 3:00 and 6:00 positions so that it may rotate in the frame. The chain is a Cuban link of 14 karat yellow gold, approximately 13.5 inches (21 cm) with a spring ring clasp and a swivel clasp. The chain weighs 11.6 DWT (18.0 grams.) The watch, frame and chain together weigh 42.0 DWT (65.3 grams.)
FMV = \$ 6,350.00



15. One Diamond and Enamel Tie Pin set in 10 karat* yellow gold. The pin features ten (10) flush-set single cut diamonds which average H-I color, VS2-SI1 clarity and are approximately 0.22 carats total weight. The black enamel is damaged. The pin weighs 2.3 DWT (3.6 grams.)
FMV = \$ 150.00
*As tested with assaying acids.



Appraisal

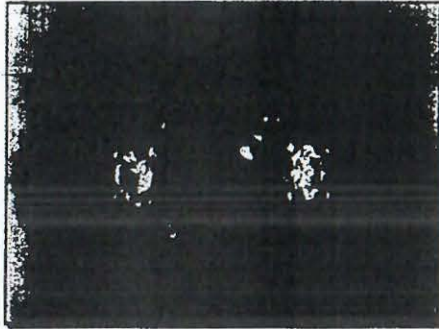
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745763

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 1

DESCRIPTION: One Semi-Mount Diamond Ring set in platinum. The ring is engraved "David S...". The ring features two (2) prong-set round brilliant cut diamonds which average I-J color, VS2-Si1 clarity and are approximately 0.97 carats total weight. The ring weighs 6.1 DWT (9.5 grams.)

FMV = \$ 1,800.00

*The hand engraved signature of the jeweler who made the ring is not legible.

APPRAISED VALUE: \$1,800.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

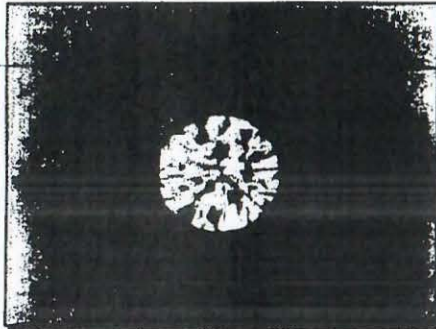
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745764

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 2

DESCRIPTION: One Loose Round Brilliant Cut Diamond which weighs 4.77 carats. The diamond measures approximately 10.58-10.72 x 6.60mm and is approximately K-L color, SI1-SI2 clarity.

FMV = \$ 30,750.00*

* The diamond is significantly abraded on the pavilion and will have to be re-cut. The process of re-cutting will decrease the weight of the diamond. The Fair Market Value reflects the loss of weight and the cost of re-cutting.

APPRAISED VALUE: \$30,750.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763



Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

Following is the name and address of the Presentor of the items:

Appraisal No: 1102745765

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 3

DESCRIPTION: One Semi-Mount Diamond Ring set in platinum. The ring features two (2) prong-set triangular brilliant cut diamonds which average I-J color, VS1-SI1 clarity and are approximately 1.59 carats total weight. The ring weighs 5.0 DWT (7.8 grams.)
FMV = \$ 3,700.00

APPRAISED VALUE: \$3,700.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

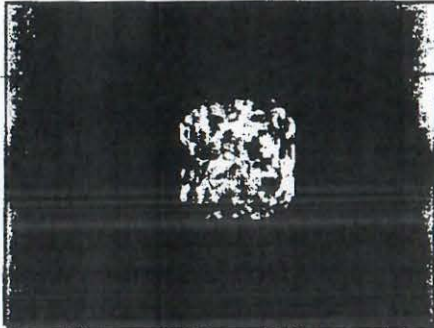
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745766

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewellery and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 4

DESCRIPTION: One Loose Radiant Cut Diamond which weighs 7.17 carats. The diamond measures approximately 11.19 x 10.49 x 6.86mm and is approximately K-L color, SI2-I1 clarity.
FMV = \$ 33,350.00

APPRAISED VALUE: \$33,350.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

West Palm Beach, FL 33401

Phone: (888) 888-4367 Fax: (561) 833-8763

Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

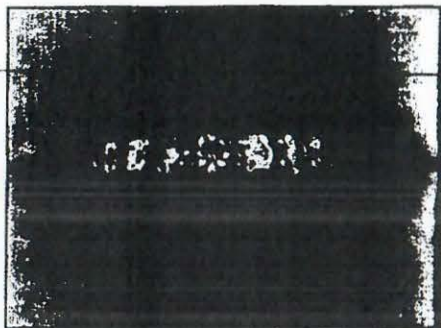
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745767

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

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ITEM NO.: FMV 5

DESCRIPTION: One "Shared Prong" Diamond Eternity Ring set in platinum. The ring features eighteen (18) prong-set round brilliant cut diamonds which average I-J color, SI1-SI2* clarity and calculate to approximately 3.96 carats total weight. The ring weighs 4.9 DWT (7.6 grams.)

FMV = \$ 1,500.00

*Fifteen (15) of the diamonds are chipped. The Fair Market Value reflects the loss of weight and the cost of re-cutting and / or replacing the damaged diamonds.

APPRAISED VALUE: \$1,500.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry

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West Palm Beach, FL 33401

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Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

Following is the name and address of the Presenter of the items:

Appraisal No: 1102745768

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

This is to certify that we are, and for many years have been, engaged in the jewelry business, purchasing, selling and appraising Diamonds, Watches, Jewelry and Precious Stones of every name and nature. We herewith certify that we have carefully examined the following listed and described articles. Appraisals are based on limitations of settings. All gemstones have been analyzed in the settings. The appraised value given is NOT an offer to purchase.



ITEM NO.: FMV 6

DESCRIPTION: One Open Cuban Link Bracelet. The bracelet links are 18 karat yellow gold with a 14 karat yellow gold lobster-claw clasp. The bracelet is approximately 7.5 inches (11.7cm) long. The bracelet weighs 8.0 DWT (12.4 grams.)
FMV = \$ 300.00

APPRAISED VALUE: \$300.00

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Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

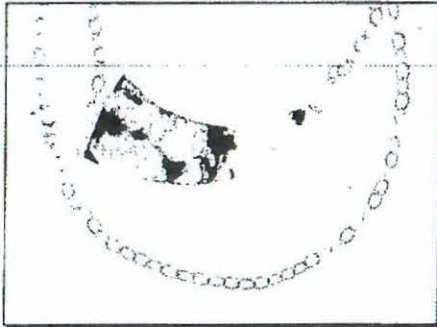
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745769

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

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ITEM NO.: FMV 7

DESCRIPTION: One Moss Agate Talon Necklace set in 14 karat yellow gold. The necklace features a polished piece of moss agate which is approximately 2 inches (5 cm) long. The agate is supported* by a textured open link chain which is approximately 24 inches (60 cm). The necklace weighs 14.0 DWT (21.8 grams.)
FMV = \$ 225.00

*The tip of the "talon" needs to be re-attached.

APPRAISED VALUE: \$225.00

THIS APPRAISAL IS FOR
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Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

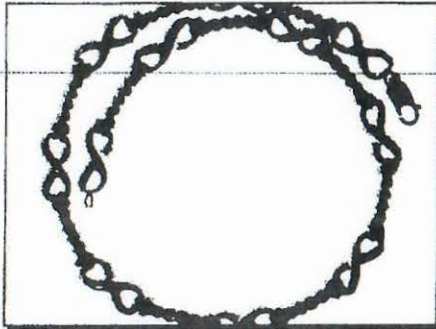
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745770

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

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ITEM NO.: FMV 8

DESCRIPTION: One "Infinity and Twisted Rope" Link Necklace. The links of the necklace are 18 karat yellow gold and the clasp is a 14 karat yellow gold lobster claw. The necklace is approximately 15.5 inches (38.75cm) long. The necklace weighs 30.85 DWT (47.9 grams.)
FMV = \$ 1,125.00

APPRAISED VALUE: \$1,125.00

*THIS APPRAISAL IS FOR
FAIR MARKET VALUE*

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Fine Estate Jewelry

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Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

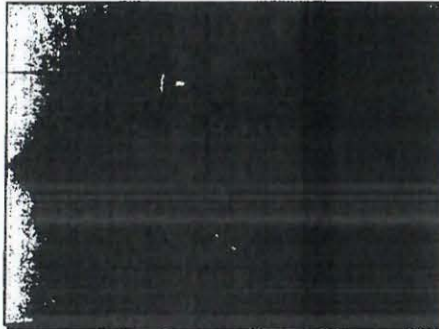
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745771

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

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ITEM NO.: FMV 9


DESCRIPTION: One "Flower" Ring set in 14 karat yellow gold. The ring features six (6) prong-set pear-shaped cabochons of jade*. The jade stones average 8mm x 6mm and are white, black, orange, gold and green. The ring weighs 4.1 DWT (6.4 grams.)
FMV = \$ 120.00

APPRAISED VALUE: \$120.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

PROVIDENT JEWELRY

Fine Estate Jewelry
331 Clematis Street
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Phone: (888) 888-4367 Fax: (561) 833-8763


Stephanie L. Hardy G.J.G. (GIA) Jan. 18, 2016
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

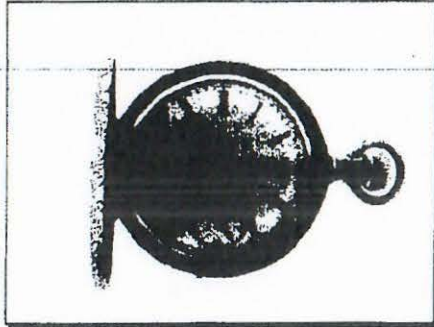
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745772

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

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ITEM NO.: FMV 10

DESCRIPTION: One Hunter Case Pocket Watch. The case of the watch tests as 14 karat* and the bow of the watch is not gold. The watch is engraved "With all My Love, Shirley 7-25-74" inside the front cover. It is also engraved "No 410 STEMWINDER Breguet Hairspring Compond and cut Balance Paul Rochat LOCLE" on the cuvee. The watch features a manual wind movement and a white face with roman numerals. The face and crystal are damaged. The watch weighs 37.4 DWT (58.2 grams.)

FMV = \$ 300.00

*Gold filled case.

APPRAISED VALUE: \$300.00

THIS APPRAISAL IS FOR
FAIR MARKET VALUE

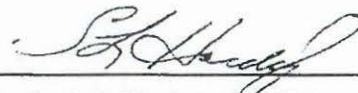
PROVIDENT JEWELRY

Fine Estate Jewelry

331 Clematis Street

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Stephanie L. Hardy G.J.G. (GIA)

Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

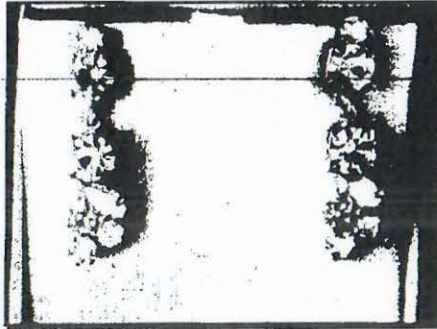
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745773

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

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ITEM NO.: FMV 11

DESCRIPTION: One pair of Crystal Earrings set in a silver colored base metal. The earrings feature twelve (12) round crystals and two (2) marquise cut crystals. The earrings weigh 3.1 DWT (4.8 grams.)
FMV = \$ 10.00

APPRAISED VALUE: \$10.00

*THIS APPRAISAL IS FOR
FAIR MARKET VALUE*

PROVIDENT JEWELRY

*Fine Estate Jewelry
331 Clematis Street
West Palm Beach, FL 33401
Phone: (888) 888-4367 Fax: (561) 833-8763*

Stephanie L. Hardy G.J.G. (GIA) Jan. 18, 2016
Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

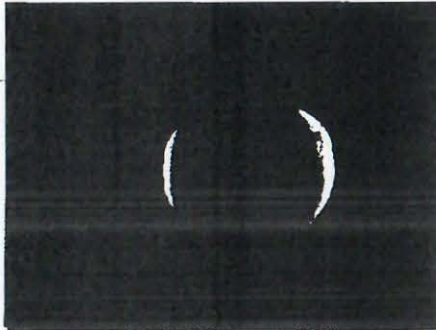
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745774

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

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ITEM NO.: FMV 12

DESCRIPTION: One Signet Ring set in 154 karat yellow gold. The ring is engraved with a stylized "B." The ring weighs 9.3 DWT (14.5 grams.)
FMV = \$ 270.00

APPRAISED VALUE: \$270.00

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Jan. 18, 2016

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Appraisal

Following is the name and address of the Presenter of the items:

Appraisal No: 1102745775

Name: THE ESTATE OF SIMON BERNSTEIN

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ITEM NO.: FMV 13

DESCRIPTION: One pair of Oval Cufflinks set in 14 karat yellow gold by Avedon. The cufflinks have a Florentine finish and feature two (2) prong-set round brilliant cut sapphires which are approximately 0.14 carats total weight. The sapphires average sl.g-Blue (T 7-8 / S 3-4) color, Type II: VS clarity. The cufflinks weigh 6.5 DWT (10.1 grams.)
FMV = \$ 225.00

APPRAISED VALUE: \$225.00

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Jan. 18, 2016

Graduate Jeweler- Gemologist, Jewelry Designer and Appraiser

Appraisal

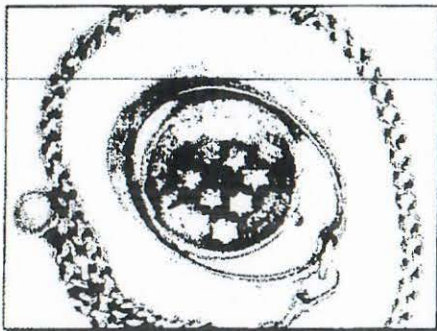
Following is the name and address of the Presenter of the items:

Appraisal No: 1102745776

Name: THE ESTATE OF SIMON BERNSTEIN

Address: 515 N. FLAGLER DR WEST PALM BEACH, FL 33401

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ITEM NO.: FMV 14

DESCRIPTION: One Corum Coin Pocket Watch on a Chain. The Corum watch is housed in an Israeli State commemorative gold coin and has a manual wind movement. The watch is supported by a large oval frame which is 18 karat yellow gold. The watch is hinged at the 3:00 and 6:00 positions so that it may rotate in the frame. The chain is a Cuban link of 14 karat yellow gold, approximately 13.5 inches (21 cm) with a spring ring clasp and a swivel clasp. The chain weighs 11.6 DWT (18.0 grams.) The watch, frame and chain together weigh 42.0 DWT (65.3 grams.)

FMV = \$ 6,350.00

APPRAISED VALUE: \$6,350.00

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Jan. 18, 2016

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Appraisal

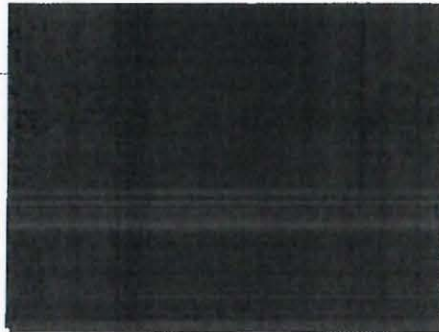
Following is the name and address of the Presentor of the items:

Appraisal No: 1102745777

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ITEM NO.: FMV 15

DESCRIPTION: One Diamond and Enamel Tie Pin set in 10 karat* yellow gold. The pin features ten (10) flush-set single cut diamonds which average H-I color, VS2-SI1 clarity and are approximately 0.22 carats total weight. The black enamel is damaged. The pin weighs 2.3 DWT (3.6 grams.)

FMV = \$ 150.00

*As tested with assaying acids.

APPRAISED VALUE: \$150.00

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