



Deutsche Asset
& Wealth Management

P.O. Box 1776, Baltimore, MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Account Number: [REDACTED]
Statement Period: 12/01/2014 - 12/31/2014

J EPSTEIN VIRGIN ISLANDS
FOUNDATION INC
6100 RED HOOK QUARTER B3
ST THOMAS VI 00802

Your Client Advisor:
DANIEL SABBA

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$1,865,040.12	\$0.00
Net Cash Deposits and Withdrawals	0.00	1,864,730.29
Adjusted Previous Account Value	1,865,040.12	1,864,730.29
Dividends, Interest and Other Income	46.82	515.29
Total Taxes Withheld	0.00	-137.57
Net Other Activity	-27,615.04	-27,615.04
Net Change in Portfolio	121.16	100.09
Ending Account Value	\$1,837,593.06	\$1,837,593.06
Estimated Annual Income	\$551.80	

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
USD Cash, Money Funds, and Bank Deposits	0.00	1,837,546.24	1,837,593.06	100.00%	Please review your allocation.
Non-USD Cash, Money Funds, and Bank Deposits	0.00	27,493.88	0.00	0.00%	Your Account is 100% invested in USD Cash, Money Funds, and Bank Deposits.
Account Total	\$0.00	\$1,865,040.12	\$1,837,593.06	100.00%	

See the Asset Allocation Disclosure and Footnotes section for important information regarding your Asset Allocation.



Asset Allocation Disclosure and Footnotes

All values are displayed in U.S. dollars based on interbank exchange rates as of 12/31/2014. Exchange rates can vary.

For Your Information

On June 5, 2014, the European Central Bank (the "ECB") introduced "negative interest rates". This negative interest rate applied to all deposits held at the ECB and other credit institutions.

Effective February 1, 2015, the negative interest expense on any euro deposits will be charged to your account. The initial interest charge will be -.20% (20 basis points), and will reflect on your account statement as "Free Credit Balance Interest Charge". The interest will be reported on your Forms 1099 and/or 1042-S for tax year 2015. These rates are subject to change in response to market changes, and we may, in the future and based on our normal interest rate setting arrangements, begin to charge negative interest rates on additional foreign currency balances.

Exchange Rate Table

Currency	USD Equivalent	Currency per USD
BRITISH POUND	1.5590	0.6414

Exchange rates are based on interbank exchange rates as of 12/31/2014. Exchange rates can vary.

Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
DWS GOVERNMENT CASH INSTL				
Account Number: 0000001493 Current Yield: 0.03% Activity Ending: 12/31/14				
11/29/14	Opening Balance		1,837,546.24	1,837,546.24
12/31/14	Deposit	INCOME REINVEST	46.82	1,837,593.06
12/31/14	Closing Balance			\$1,837,593.06
Total All Money Market Funds				\$1,837,593.06

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Money Market	46.82	0.00	479.05	0.00
Interest Income				
Credit Interest	0.00	0.00	0.00	-36.51
FDIC Insured Bank Deposits	0.00	0.00	72.75	0.00
Total Dividends, Interest, Income and Expenses	\$46.82	\$0.00	\$551.80	-\$36.51



Statement Period: 12/01/2014 - 12/31/2014

Portfolio Holdings

BRITISH POUND

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
Cash, Money Funds, and Bank Deposits						
Global Cash Balance		17,559.00	0.00	GBP		
			0.00	USD		
Total Cash, Money Funds, and Bank Deposits		17,559.00	0.00	GBP	0.00	
			0.00	USD	0.00	
					Accrued Interest	
Total BRITISH POUND			0.00	GBP	0.00	
			0.00	USD	0.00	

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
Cash, Money Funds, and Bank Deposits						
Money Market						
DWS GOVERNMENT CASH INSTL	1,837,593.060	1,837,546.24	1,837,593.06	0.00	479.05	0.03%
Total Money Market		\$1,837,546.24	\$1,837,593.06	\$0.00	\$479.05	
FDIC Insured Bank Deposits						
INSURED DEPOSITS PROGRAM		0.00	0.00	0.00	72.75	N/A
Total FDIC Insured Bank Deposits		\$0.00	\$0.00	\$0.00	\$72.75	
Total Cash, Money Funds, and Bank Deposits		\$1,837,546.24	\$1,837,593.06	\$0.00	\$551.80	
					Accrued Interest	Estimated Annual Income
Total U.S. DOLLARS			\$1,837,593.06	\$0.00	\$551.80	
					Accrued Interest	Estimated Annual Income
Total Portfolio Holdings - U.S. DOLLARS			\$1,837,593.06	\$0.00	\$551.80	



Holdings Summary by Currency

Currency	Cash	Total by Currency
BRITISH POUND	0	0 GBP
U.S. DOLLARS	1,837,593	1,837,593 USD
Total USD Equivalent	1,837,593	1,837,593 USD
% of Allocation	100.00%	100.00%

Messages

Federal Deposit Insurance Corporation (FDIC)-Insured Bank Deposits are not protected by Securities Investor Protection Corporation.(SIPC).

For disclosure of rates for DWS money market funds, please visit the DWS Investments website at <https://www.dws-investments.com/EN/products/money-market-funds-yields.jsp>. Please note that all money market funds listed on the website may not be offered through us.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information.

Please note the following information for Pershing's 2014 IRS Forms 1099 (B, DIV, INT, OID and MISC): Your form 1099 will be delivered as early as possible, beginning January 31, 2015. By February 17, you will receive either your 1099 form or a special Pending 1099 Notice. The Pending 1099 Notice will be sent if issuers of securities you hold have not yet provided their final tax information. It will inform you of the securities that are pending final reporting, and will provide the anticipated mail date of your 1099 form. Your 1099 will be mailed no later than March 16, 2015.

Pershing's Impartial Lottery Process: Partial Calls

Information about Pershing's impartial lottery process can be found on perishing.com/business_continuity. You may also request a printed copy of this information by calling (888) 367-2563, option 3 then option 5.

When a security is subject to a partial redemption, pursuant to FINRA Rule 4340, Pershing must have procedures in place that are designed to treat clients fairly in accordance with an impartial lottery process.

When an issuer initiates a partial call of securities, the depository holding such securities (typically, the Depository Trust Clearing and Corporation, or DTCC) conducts an impartial, computerized lottery using an incremental random number technique to determine the allocation of called securities to participants for which it holds securities on deposit (including Pershing). Because DTC's lottery is random and impartial, participants may or may not receive an allocation of securities selected for redemption.

When Pershing is notified that it received an allocation of called securities, Pershing conducts a similar, computer-generated random lottery. The lottery determines the accounts that will be selected and the number of securities in the account that will be redeemed. Allocations are based on the number of trading units held in the account. The probability of any trading unit held by an account being selected as called in a partial call is proportional to the total number of trading units held through Pershing.

Once the lottery is complete, Pershing notifies introducing broker-dealers whose introduced accounts have received an allocation. Securities registered in the client's name, either in transit or held in custody, are excluded from the Pershing lottery process.

Pershing initiates the lottery process by identifying the accounts holding the called security, the total par value of the called securities held, and the trading unit of the security.

Example (unit of trade = \$25,000):

Client Account	Par Value	Number of Trading Units
ABC-123234	\$100,000	4
DEF-325465	\$75,000	3



Messages (continued)

EDR-567433	\$150,000	6
EGT-876574	\$50,000	2
EGT-888345	\$25,000	1
FRT-435234	\$25,000	1
FRT-658797	\$75,000	3

ú

In brief, the allocation process involves the following steps:

- * The number of trading units held in each account is identified.
- * A sequential number is assigned to each trading unit (e.g., account EDR-567433 would be assigned six numbers).
- * A random number is generated that will result in one of these trading units being the first unit in the selection process.
- * Thereafter, the trading units participating in the allocation are based on an incremental random number technique until the number of trading units allocated to Pershing is exhausted.

Additional Information

* The allocation of called securities is not made on a pro-rata basis. Therefore, it is possible that a client may receive a full or partial redemption of shares held. Conversely, it is also possible that a client may not have any securities selected for redemption at all.

* When a partial call is deemed favorable to the holders of the called security, Pershing will exclude certain accounts from the lottery. Excluded accounts will include Pershing's proprietary and employee accounts, as well as proprietary and employee accounts of introducing broker-dealers (if Pershing carries and clears those accounts). No allocation will be made to these proprietary and employee accounts until all other client positions at Pershing in such securities have been called. When a partial call is deemed unfavorable to holders of the called security, Pershing will not exclude any accounts from the lottery.

* If the partial call is made at a price above the current market price as captured in Pershing's price reporting system, Pershing will generally categorize the partial call as one that is favorable to the holders of such security. If the partial call is made at a price that is equal to or below the current market price of the security as captured in Pershing's price reporting system, Pershing will generally categorize that call as one that is unfavorable to holders of the security.

* Clients have the right to withdraw uncalled, fully paid securities from Pershing at any time prior to the cutoff date and time established by the issuer, transfer agent and/or depository with respect to the partial call. úClients also have the right to withdraw excess margin securities, provided that the client account is not subject to restriction under Regulation T or that such withdrawal will not cause an under-margined condition.



Messages (continued)

ú

Activity Summary (All amounts shown are in base currency)

Credits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	0.00
Total Securities	\$0.00	\$0.00
Dividends and Interest	\$46.82	\$551.80
Taxes Withheld	\$0.00	\$0.00
Other	\$0.00	\$0.00
Cash		
Withdrawals	0.00	0.00
Deposits	0.00	3,016,824.26
Total Cash	\$0.00	\$3,016,824.26
FDIC Insured Bank Deposits	\$0.00	\$3,016,892.48
Money Market Funds	\$0.00	\$925,644.14
Total Credits	\$46.82	\$6,959,912.68

Debits	This Period	Year-to-Date
Securities		
Securities Bought	0.00	-27,514.95
Total Securities	\$0.00	-\$27,514.95
Dividends and Interest	\$0.00	-\$36.51
Taxes Withheld	\$0.00	-\$137.57
Other	-\$27,615.04	-\$27,615.04
Cash		
Withdrawals	0.00	-1,152,093.97
Deposits	0.00	0.00
Total Cash	\$0.00	-\$1,152,093.97
FDIC Insured Bank Deposits	\$0.00	-\$3,016,892.48
Money Market Funds	-\$46.82	-\$2,763,237.20
Total Debits	-\$27,661.86	-\$6,987,527.72

Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Dividends and Interest							
12/31/14	MONEY MARKET FUND INCOME RECEIVED 233993682	DWS GOVT CASH INSTL				46.82	USD
Total Dividends and Interest - UNITED STATES DOLLAR						0.00	46.82
Other Transactions							
12/17/14	OUTGOING NON USD CURRENCY WIRE GBP999997	OUTGOING NON USD CURRENCY WIRE BRITISH POUND STERLING Exchange Rate: 1.5727				-17,559.00	GBP
						-27,615.04	USD
Total Other Transactions - BRITISH POUND						0.00	-17,559.00
Total USD Equivalent						0.00	-27,615.04





Statement Period: 12/01/2014 - 12/31/2014

Transactions by Type of Activity (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Money Market Funds							
12/31/14	MONEY MARKET FUND REINVESTMENT 233993682	DWS GOVT CASH INSTL INCOME REINVESTED				-46.82	USD
Total Money Market Funds - UNITED STATES DOLLAR					0.00	-46.82	

Transactions Summary	Total Accrued Interest	Total Amount	Currency	Total Accrued Interest USD Equivalent	Total Amount USD Equivalent
BRITISH POUND	0.00	-17,559.00	GBP	0.00	-27,615.04
UNITED STATES DOLLAR	0.00	0.00	USD	0.00	0.00

The price and quantity displayed may have been rounded.

Client Service Information

Your Client Advisor: DAN
DANIEL SABBA
345 PARK AVENUE, 26TH FLOOR
NEW YORK NY 10154

Your Account Information

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT
Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT
Default Method for all Other Securities: FIRST IN FIRST OUT

Bond Amortization Elections:

Treat all interest as original issue discount (OID): No
Amortize premium on taxable bonds based on Constant Yield Method: Yes
Accrual market discount method for all other bond types: Ratable Method
Include market discount in income annually: No

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Client Advisor for more information.



Important Information and Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.





Important Information and Disclosures *(continued)*

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.



TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/BUSINESS_CONTINUITY.HTML
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICIES DISCLOSURES (REGULATION NMS—RULE 607(A)(1)-(2))

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY AND OPTION ORDERS TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Account Number: [REDACTED]
Statement Period: 11/01/2014 - 11/30/2014

J EPSTEIN VIRGIN ISLANDS
FOUNDATION INC
6100 RED HOOK QUARTER B3
ST THOMAS VI 00802

Your Client Advisor:
DANIEL SABBA

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$1,966,184.71	\$0.00
Net Cash Deposits and Withdrawals	-101,170.00	1,864,730.29
Adjusted Previous Account Value	1,865,014.71	1,864,730.29
Dividends, Interest and Other Income	46.48	468.47
Total Taxes Withheld	0.00	-137.57
Net Change in Portfolio	-21.07	-21.07
Ending Account Value	\$1,865,040.12	\$1,865,040.12
Estimated Annual Income	\$504.98	

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
USD Cash, Money Funds, and Bank Deposits	0.00	1,966,184.71	1,837,546.24	98.53%	Please review your allocation.
Non-USD Cash, Money Funds, and Bank Deposits	0.00	0.00	27,493.88	1.47%	
Account Total	\$0.00	\$1,966,184.71	\$1,865,040.12	100.00%	

See the Asset Allocation Disclosure and Footnotes section for important information regarding your Asset Allocation.



Asset Allocation Disclosure and Footnotes

All values are displayed in U.S. dollars based on interbank exchange rates as of 11/30/2014. Exchange rates can vary.

Exchange Rate Table

Currency	USD Equivalent	Currency per USD
BRITISH POUND	1.5658	0.6386

Exchange rates are based on interbank exchange rates as of 11/30/2014. Exchange rates can vary.

Global Cash

Currency	Closing Balance	Amount in Base Currency USD
BRITISH POUND	17,559.00	27,493.88
Total Global Cash Balance		\$27,493.88

Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
DWS GOVERNMENT CASH INSTL				
Account Number: 0000001493 Current Yield: 0.03% Activity Ending: 11/28/14				
11/01/14	Opening Balance		1,966,200.14	1,966,200.14
11/03/14	Withdrawal	MONEY FUND REDEMPTION	-50,015.43	1,916,184.71
11/04/14	Withdrawal	MONEY FUND REDEMPTION	-1,170.00	1,915,014.71
11/18/14	Withdrawal	MONEY FUND REDEMPTION	-77,514.95	1,837,499.76
11/28/14	Deposit	INCOME REINVEST	46.48	1,837,546.24
11/28/14	Closing Balance			\$1,837,546.24
Total All Money Market Funds				\$1,837,546.24

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Money Market	46.48	0.00	432.23	0.00
Interest Income				
Credit Interest	0.00	0.00	0.00	-36.51
FDIC Insured Bank Deposits	0.00	0.00	72.75	0.00
Total Dividends, Interest, Income and Expenses	\$46.48	\$0.00	\$504.98	-\$36.51



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
 Markets Coverage Group
 Deutsche Bank Securities Inc.
 New York Office
 345 Park Avenue, 26th Floor
 New York, NY 10154
 (855) 288-4095

Statement Period: 11/01/2014 - 11/30/2014

Portfolio Holdings

BRITISH POUND

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
Cash, Money Funds, and Bank Deposits						
Global Cash Balance		0.00	17,559.00	GBP		
			27,493.88	USD		
Total Cash, Money Funds, and Bank Deposits		0.00	17,559.00	GBP	0.00	
			27,493.88	USD	0.00	
					Accrued Interest	
Total BRITISH POUND			17,559.00	GBP	0.00	
			27,493.88	USD	0.00	

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
Cash, Money Funds, and Bank Deposits						
Cash Balance		-15.43	0.00			
Money Market						
DWS GOVERNMENT CASH INSTL	1,837,546.240	1,966,200.14	1,837,546.24	0.00	432.23	0.03%
Total Money Market		\$1,966,200.14	\$1,837,546.24	\$0.00	\$432.23	
FDIC Insured Bank Deposits						
INSURED DEPOSITS PROGRAM		0.00	0.00	0.00	72.75	N/A
Total FDIC Insured Bank Deposits		\$0.00	\$0.00	\$0.00	\$72.75	
Total Cash, Money Funds, and Bank Deposits		\$1,966,184.71	\$1,837,546.24	\$0.00	\$504.98	
					Accrued Interest	Estimated Annual Income
Total U.S. DOLLARS			\$1,837,546.24	\$0.00	\$504.98	



Portfolio Holdings *(continued)*

	Market Value	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings - U.S. DOLLARS	\$1,865,040.12	\$0.00	\$504.98

Holdings Summary by Currency

Currency	Cash	Total by Currency	
BRITISH POUND	17,559	17,559	GBP
U.S. DOLLARS	1,837,546	1,837,546	USD
Total USD Equivalent	1,865,040	1,865,040	USD
% of Allocation	100.00%	100.00%	

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information.

Federal Deposit Insurance Corporation (FDIC)-Insured Bank Deposits are not protected by Securities Investor Protection Corporation.(SIPC).

For disclosure of rates for DWS money market funds, please visit the DWS Investments website at <https://www.dws-investments.com/EN/products/money-market-funds-yields.jsp>. Please note that all money market funds listed on the website may not be offered through us.

Activity Summary *(All amounts shown are in base currency)*

Credits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Securities			Securities		
Securities Bought	0.00	0.00	Securities Bought	-27,514.95	-27,514.95
Total Securities	\$0.00	\$0.00	Total Securities	-\$27,514.95	-\$27,514.95
Dividends and Interest	\$46.48	\$504.98	Dividends and Interest	\$0.00	-\$36.51
Taxes Withheld	\$0.00	\$0.00	Taxes Withheld	\$0.00	-\$137.57
Cash			Cash		
Withdrawals	0.00	0.00	Withdrawals	-101,170.00	-1,152,093.97
Deposits	0.00	3,016,824.26	Deposits	0.00	0.00
Total Cash	\$0.00	\$3,016,824.26	Total Cash	-\$101,170.00	-\$1,152,093.97
FDIC Insured Bank Deposits	\$0.00	\$3,016,892.48	FDIC Insured Bank Deposits	\$0.00	-\$3,016,892.48
Money Market Funds	\$128,700.38	\$925,644.14	Money Market Funds	-\$46.48	-\$2,763,190.38
Total Credits	\$128,746.86	\$6,959,865.86	Total Debits	-\$128,731.43	-\$6,959,865.86

Page 4 of 7

A0111834CSF30016

DBAB-ROLL

Account Number: [REDACTED]
JEPSTEIN VIRGIN ISLANDS

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Charting through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY_GM_00048688
DB-SDNY-0011512

EFTA_00159297

EFTA01291042



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
 Markets Coverage Group
 Deutsche Bank Securities Inc.
 New York Office
 345 Park Avenue, 26th Floor
 New York, NY 10154
 (855) 288-4095

Statement Period: 11/01/2014 - 11/30/2014

Transactions by Type of Activity

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Securities Bought and Sold								
11/18/14	11/17/14	PURCHASED	BRITISH POUND	17,559.000	1.5670		-27,514.95	USD
Total Securities Bought and Sold - UNITED STATES DOLLAR						0.00	-27,514.95	
Dividends and Interest								
11/28/14		MONEY MARKET FUND INCOME RECEIVED 233993682	DWS GOVT CASH INSTL				46.48	USD
Total Dividends and Interest - UNITED STATES DOLLAR						0.00	46.48	
Cash Withdrawals and Deposits								
11/03/14		FEDERAL FUNDS SENT USD999997	EASTERN CORP FCU				-50,000.00	USD
11/04/14		FEDERAL FUNDS SENT USD999997	FAIRWINDS CREDIT UNI				-1,170.00	USD
11/18/14		FEDERAL FUNDS SENT USD999997	HSBC BANK USA, NA				-50,000.00	USD
Total Cash Withdrawals and Deposits - UNITED STATES DOLLAR						0.00	-101,170.00	
Money Market Funds								
11/03/14		MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				50,015.43	USD
11/04/14		MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				1,170.00	USD
11/18/14		MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				77,514.95	USD
11/28/14		MONEY MARKET FUND REINVESTMENT 233993682	DWS GOVT CASH INSTL INCOME REINVESTED				-46.48	USD
Total Money Market Funds - UNITED STATES DOLLAR						0.00	128,653.90	
Total Value of Transactions						0.00	15.43	USD

The price and quantity displayed may have been rounded.



Client Service Information

Your Client Advisor: DAN

DANIEL SABBA
345 PARK AVENUE, 26TH FLOOR
NEW YORK NY 10154

Your Account Information

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT

Default Method for all Other Securities: FIRST IN FIRST OUT

Bond Amortization Elections:

Treat all interest as original issue discount (OID): No

Amortize premium on taxable bonds based on Constant Yield Method: Yes

Accrual market discount method for all other bond types: Ratable Method

Include market discount in income annually: No

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Client Advisor for more information.

Important Information and Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Page 6 of 7

A0111834CSF30016

DBAB-ROLL

Account Number: [REDACTED]
JEPSTEIN VIRGIN ISLANDS

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Charting through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY_GM_00048690
DB-SDNY-0011514

EFTA_00159299

EFTA01291044



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Statement Period: 11/01/2014 - 11/30/2014

Important Information and Disclosures *(continued)*

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**

Page 7 of 7

A0111834CSF30016

DBAB-ROLL

Account Number: [REDACTED]
JEPSTEIN VIRGIN ISLANDS

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Operating through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY_GM_00048691
DB-SDNY-0011515

EFTA_00159300

EFTA01291045



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Account Number: [REDACTED]
Statement Period: 10/01/2014 - 10/31/2014

J EPSTEIN VIRGIN ISLANDS
FOUNDATION INC
6100 RED HOOK QUARTER B3
ST THOMAS VI 00802

Your Client Advisor:
TAZIA SMITH
[REDACTED]

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$2,041,148.72	\$0.00
Net Cash Deposits and Withdrawals	-75,000.00	1,965,900.29
Adjusted Previous Account Value	1,966,148.72	1,965,900.29
Dividends, Interest and Other Income	51.42	421.99
Total Taxes Withheld	-15.43	-137.57
Ending Account Value	\$1,966,184.71	\$1,966,184.71
Estimated Annual Income	\$458.50	

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
USD Cash, Money Funds, and Bank Deposits	0.00	2,041,148.72	1,966,184.71	100.00%	Please review your allocation.
Account Total	\$0.00	\$2,041,148.72	\$1,966,184.71	100.00%	Your Account is 100% invested in USD Cash, Money Funds, and Bank Deposits.



Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
DWS GOVERNMENT CASH INSTL				
Account Number: 0000001493 Current Yield: 0.03% Activity Ending: 10/31/14				
10/01/14	Opening Balance		2,041,164.49	2,041,164.49
10/01/14	Withdrawal	MONEY FUND REDEMPTION	-15.77	2,041,148.72
10/07/14	Withdrawal	MONEY FUND REDEMPTION	-25,000.00	2,016,148.72
10/30/14	Withdrawal	MONEY FUND REDEMPTION	-50,000.00	1,966,148.72
10/31/14	Deposit	INCOME REINVEST	51.42	1,966,200.14
10/31/14	Closing Balance			\$1,966,200.14
Total All Money Market Funds				\$1,966,200.14

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Money Market	51.42	0.00	385.75	0.00
Interest Income				
Credit Interest	0.00	0.00	0.00	-36.51
FDIC Insured Bank Deposits	0.00	0.00	72.75	0.00
Total Dividends, Interest, Income and Expenses	\$51.42	\$0.00	\$458.50	-\$36.51

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
Cash, Money Funds, and Bank Deposits 100.00% of Portfolio						
Cash Balance		-15.77	-15.43			
Money Market						
DWS GOVERNMENT CASH INSTL	1,966,200.140	2,041,164.49	1,966,200.14	3.23	385.75	0.03%
Total Money Market		\$2,041,164.49	\$1,966,200.14	\$3.23	\$385.75	
FDIC Insured Bank Deposits						
INSURED DEPOSITS PROGRAM		0.00	0.00	0.00	72.75	N/A
Total FDIC Insured Bank Deposits		\$0.00	\$0.00	\$0.00	\$72.75	
Total Cash, Money Funds, and Bank Deposits		\$2,041,148.72	\$1,966,184.71	\$3.23	\$458.50	



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
 Markets Coverage Group
 Deutsche Bank Securities Inc.
 New York Office
 345 Park Avenue, 26th Floor
 New York, NY 10154
 (855) 288-4095

Statement Period: 10/01/2014 - 10/31/2014

Portfolio Holdings *(continued)*

	Market Value	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	\$1,966,184.71	\$0.00	\$458.50

Messages

Federal Deposit Insurance Corporation (FDIC)-Insured Bank Deposits are not protected by Securities Investor Protection Corporation.(SIPC).

For disclosure of rates for DWS money market funds, please visit the DWS Investments website at <https://www.dws-investments.com/EN/products/money-market-funds-yields.jsp>. Please note that all money market funds listed on the website may not be offered through us.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information.

Activity Summary *(All amounts shown are in base currency)*

Credits			Debits		
	This Period	Year-to-Date		This Period	Year-to-Date
Dividends and Interest	\$51.42	\$458.50	Dividends and Interest	\$0.00	-\$36.51
Taxes Withheld	\$0.00	\$0.00	Taxes Withheld	-\$15.43	-\$137.57
Cash			Cash		
Withdrawals	0.00	0.00	Withdrawals	-75,000.00	-1,050,923.97
Deposits	0.00	3,016,824.26	Deposits	0.00	0.00
Total Cash	\$0.00	\$3,016,824.26	Total Cash	-\$75,000.00	-\$1,050,923.97
FDIC Insured Bank Deposits	\$0.00	\$3,016,892.48	FDIC Insured Bank Deposits	\$0.00	-\$3,016,892.48
Money Market Funds	\$75,015.77	\$796,943.76	Money Market Funds	-\$51.42	-\$2,763,143.90
Total Credits	\$75,067.19	\$6,831,119.00	Total Debits	-\$75,066.85	-\$6,831,134.43



Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Dividends and Interest							
10/31/14	MONEY MARKET FUND INCOME RECEIVED 233993682	DWS GOVT CASH INSTL				51.42	USD
Total Dividends and Interest - UNITED STATES DOLLAR						0.00	51.42
Taxes Withheld							
10/31/14	NON-RESIDENT ALIEN TAX 233993682	NRA TAX WITHHELD ON DWS GOVT CASH INSTL				-15.43	USD
Total Taxes Withheld - UNITED STATES DOLLAR						0.00	-15.43
Cash Withdrawals and Deposits							
10/07/14	FEDERAL FUNDS SENT USD999997	EASTERN CORP FCU				-25,000.00	USD
10/30/14	FEDERAL FUNDS SENT USD999997	WELLS FARGO BANK, NA				-50,000.00	USD
Total Cash Withdrawals and Deposits - UNITED STATES DOLLAR						0.00	-75,000.00
Money Market Funds							
10/01/14	MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				15.77	USD
10/07/14	MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				25,000.00	USD
10/30/14	MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				50,000.00	USD
10/31/14	MONEY MARKET FUND REINVESTMENT 233993682	DWS GOVT CASH INSTL INCOME REINVESTED				-51.42	USD
Total Money Market Funds - UNITED STATES DOLLAR						0.00	74,964.35
Total Value of Transactions						0.00	0.34 USD

The price and quantity displayed may have been rounded.

Client Service Information

Your Client Advisor: TDS
TAZIA SMITH
345 PARK AVENUE 14TH FLOOR
NEW YORK NY 10154

Contact Information
Telephone Number: [REDACTED]





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Statement Period: 10/01/2014 - 10/31/2014

Your Account Information

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT

Default Method for all Other Securities: FIRST IN FIRST OUT

Bond Amortization Elections:

Treat all interest as original issue discount (OID): No

Amortize premium on taxable bonds based on Constant Yield Method: Yes

Accrual market discount method for all other bond types: Ratable Method

Include market discount in income annually: No

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Client Advisor for more information.

Important Information and Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results.

These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Page 5 of 6

A0097894CSF30017

DBAB-ROLL

Account Number: [REDACTED]
JEPSTEIN VIRGIN ISLANDS

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Charting through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY_GM_00048696
DB-SDNY-0011520

EFTA_00159305

EFTA01291050

Important Information and Disclosures (continued)

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Account Number: [REDACTED]
Statement Period: 09/01/2014 - 09/30/2014

J EPSTEIN VIRGIN ISLANDS
FOUNDATION INC
6100 RED HOOK QUARTER B3
ST THOMAS VI 00802

Your Client Advisor:
TAZIA SMITH
[REDACTED]

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$2,342,561.93	\$0.00
Net Cash Deposits and Withdrawals	-301,450.00	2,040,900.29
Adjusted Previous Account Value	2,041,111.93	2,040,900.29
Dividends, Interest and Other Income	52.56	370.57
Total Taxes Withheld	-15.77	-122.14
Ending Account Value	\$2,041,148.72	\$2,041,148.72
Estimated Annual Income	\$407.08	

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
USD Cash, Money Funds, and Bank Deposits	0.00	2,342,561.93	2,041,148.72	100.00%	Please review your allocation.
Account Total	\$0.00	\$2,342,561.93	\$2,041,148.72	100.00%	Your Account is 100% invested in USD Cash, Money Funds, and Bank Deposits.



Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
DWS GOVERNMENT CASH INSTL				
Account Number: 0000001493 Current Yield: 0.03% Activity Ending: 09/30/14				
08/30/14	Opening Balance		2,342,580.73	2,342,580.73
09/02/14	Withdrawal	MONEY FUND REDEMPTION	-18.80	2,342,561.93
09/10/14	Withdrawal	MONEY FUND REDEMPTION	-301,450.00	2,041,111.93
09/30/14	Deposit	INCOME REINVEST	52.56	2,041,164.49
09/30/14	Closing Balance			\$2,041,164.49
Total All Money Market Funds				\$2,041,164.49

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Money Market	52.56	0.00	334.33	0.00
Interest Income				
Credit Interest	0.00	0.00	0.00	-36.51
FDIC Insured Bank Deposits	0.00	0.00	72.75	0.00
Total Dividends, Interest, Income and Expenses	\$52.56	\$0.00	\$407.08	-\$36.51

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
Cash, Money Funds, and Bank Deposits 100.00% of Portfolio						
Cash Balance		-18.80	-15.77			
Money Market						
DWS GOVERNMENT CASH INSTL	2,041,164.490	2,342,580.73	2,041,164.49	0.00	334.33	0.03%
Total Money Market		\$2,342,580.73	\$2,041,164.49	\$0.00	\$334.33	
FDIC Insured Bank Deposits						
INSURED DEPOSITS PROGRAM		0.00	0.00	0.00	72.75	N/A
Total FDIC Insured Bank Deposits		\$0.00	\$0.00	\$0.00	\$72.75	
Total Cash, Money Funds, and Bank Deposits		\$2,342,561.93	\$2,041,148.72	\$0.00	\$407.08	



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Statement Period: 09/01/2014 - 09/30/2014

Portfolio Holdings *(continued)*

	Market Value	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	\$2,041,148.72	\$0.00	\$407.08

Messages

Pursuant to the Securities Exchange Act of 1934, Pershing LLC (Pershing), a BNY Mellon company, provides individual investors with certain financial information on a semi-annual basis.

Pershing's June Statement of Financial Condition is now available. On June 30, 2014, Pershing's net capital of \$1.848 billion was 12.4% of aggregate debit balances and exceeded the minimum requirements by \$1.55 billion.

Pershing is also required to provide the most recent financial information as of this statement mailing. In accordance with this requirement, note that on July 31, 2014, Pershing's net capital of \$1.88 billion was 12.74% of aggregate debit balances and exceeded the minimum requirement by \$1.59 billion.

A copy of the June 30, 2014, Statement of Financial Condition is available at pershing.com/statement_of_financial_condition.html. You may also request a free, printed copy by calling (888) 860-8510 or (201) 413-4200, option #5.

Federal Deposit Insurance Corporation (FDIC)-Insured Bank Deposits are not protected by Securities Investor Protection Corporation.(SIPC).

For disclosure of rates for DWS money market funds, please visit the DWS Investments website at <https://www.dws-investments.com/EN/products/money-market-funds-yields.jsp>. Please note that all money market funds listed on the website may not be offered through us.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information.

Deutsche Bank has combined its asset and wealth management operations including Deutsche Bank Alex. Brown into a single division operating under the Deutsche Asset & Wealth Management brand and future communications will reflect this change. Your account will continue to be serviced by and securities will continue to be offered through Deutsche Bank Securities Inc., a registered broker-dealer and investment adviser, which conducts investment banking and securities activities in the United States. Deutsche Bank Securities Inc. is a member of FINRA, NYSE and SIPC.

The new brand name has no effect on your account. Your portfolio and holdings will not change as a result of the rebranding.



Activity Summary *(All amounts shown are in base currency)*

Credits	This Period	Year-to-Date
Dividends and Interest	\$52.56	\$407.08
Taxes Withheld	\$0.00	\$0.00
Cash		
Withdrawals	0.00	0.00
Deposits	0.00	3,016,824.26
Total Cash	\$0.00	\$3,016,824.26
FDIC Insured Bank Deposits	\$0.00	\$3,016,892.48
Money Market Funds	\$301,468.80	\$721,927.99
Total Credits	\$301,521.36	\$6,756,051.81

Debits	This Period	Year-to-Date
Dividends and Interest	\$0.00	-\$36.51
Taxes Withheld	-\$15.77	-\$122.14
Cash		
Withdrawals	-301,450.00	-975,923.97
Deposits	0.00	0.00
Total Cash	-\$301,450.00	-\$975,923.97
FDIC Insured Bank Deposits	\$0.00	-\$3,016,892.48
Money Market Funds	-\$52.56	-\$2,763,092.48
Total Debits	-\$301,518.33	-\$6,756,067.58

Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Dividends and Interest							
09/30/14	MONEY MARKET FUND INCOME RECEIVED 233993682	DWS GOVT CASH INSTL				52.56	USD
Total Dividends and Interest - UNITED STATES DOLLAR						0.00	52.56
Taxes Withheld							
09/30/14	NON-RESIDENT ALIEN TAX 233993682	NRA TAX WITHHELD ON DWS GOVT CASH IN STL				-15.77	USD
Total Taxes Withheld - UNITED STATES DOLLAR						0.00	-15.77
Cash Withdrawals and Deposits							
09/10/14	FEDERAL FUNDS SENT USD999997	FIRSTBANK PUERTO RIC				-300,000.00	USD
09/10/14	FEDERAL FUNDS SENT USD999997	FAIRWINDS CREDIT UNI				-1,450.00	USD
Total Cash Withdrawals and Deposits - UNITED STATES DOLLAR						0.00	-301,450.00
Money Market Funds							
09/02/14	MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				18.80	USD
09/10/14	MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				301,450.00	USD
09/30/14	MONEY MARKET FUND REINVESTMENT 233993682	DWS GOVT CASH INSTL INCOME REINVESTED				-52.56	USD
Total Money Market Funds - UNITED STATES DOLLAR						0.00	301,416.24



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Statement Period: 09/01/2014 - 09/30/2014

Transactions by Type of Activity (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Total Value of Transactions						0.00	3.03 USD

The price and quantity displayed may have been rounded.

Client Service Information

Your Client Advisor: TDS TAZIA SMITH 345 PARK AVENUE 14TH FLOOR NEW YORK NY 10154	Contact Information Telephone Number: [REDACTED]
---	---

Your Account Information

Tax Lot Default Disposition Method Default Method for Mutual Funds: FIRST IN FIRST OUT Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT Default Method for all Other Securities: FIRST IN FIRST OUT
--

Electronic Delivery
You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Client Advisor for more information.

Important Information and Disclosures

Pricing
This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.
THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures
The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.



Important Information and Disclosures (continued)

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department, One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
[REDACTED] (855) 288-4095

Statement Period: 09/01/2014 - 09/30/2014

Important Information and Disclosures *(continued)*

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.



TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/BUSINESS_CONTINUITY.HTML
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICIES DISCLOSURES [REGULATION NMS—RULE 607(A)(1)-(2)]

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

A0101260CSF30023

DBAB-ROLL

Account Number: [REDACTED]
JEPSTEIN VIRGIN ISLANDS

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Charting through Pershing LLC, a wholly owned subsidiary of The Bank of New York Mellon Corporation (BNY Mellon) Pershing LLC, member FINRA, NYSE, SIPC



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Account Number: [REDACTED]
Statement Period: 08/01/2014 - 08/31/2014

J EPSTEIN VIRGIN ISLANDS
FOUNDATION INC
6100 RED HOOK QUARTER B3
ST THOMAS VI 00802

Your Client Advisor:
TAZIA SMITH
[REDACTED]

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$2,542,518.08	\$0.00
Net Cash Deposits and Withdrawals	-200,000.00	2,342,350.29
Adjusted Previous Account Value	2,342,518.08	2,342,350.29
Dividends, Interest and Other Income	62.65	318.01
Total Taxes Withheld	-18.80	-106.37
Ending Account Value	\$2,342,561.93	\$2,342,561.93
Estimated Annual Income	\$354.52	

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
USD Cash, Money Funds, and Bank Deposits	0.00	2,542,518.08	2,342,561.93	100.00%	Please review your allocation.
Account Total	\$0.00	\$2,542,518.08	\$2,342,561.93	100.00%	Your Account is 100% invested in USD Cash, Money Funds, and Bank Deposits.



Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
DWS GOVERNMENT CASH INSTL				
Account Number: 0000001493 Current Yield: 0.03% Activity Ending: 08/29/14				
08/01/14	Opening Balance		2,542,537.54	2,542,537.54
08/01/14	Withdrawal	MONEY FUND REDEMPTION	-19.46	2,542,518.08
08/19/14	Withdrawal	MONEY FUND REDEMPTION	-200,000.00	2,342,518.08
08/29/14	Deposit	INCOME REINVEST	62.65	2,342,580.73
08/29/14	Closing Balance			\$2,342,580.73
Total All Money Market Funds				\$2,342,580.73

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Money Market	62.65	0.00	281.77	0.00
Interest Income				
Credit Interest	0.00	0.00	0.00	-36.51
FDIC Insured Bank Deposits	0.00	0.00	72.75	0.00
Total Dividends, Interest, Income and Expenses	\$62.65	\$0.00	\$354.52	-\$36.51

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
Cash, Money Funds, and Bank Deposits 100.00% of Portfolio						
Cash Balance		-19.46	-18.80			
Money Market						
DWS GOVERNMENT CASH INSTL	2,342,580.730	2,542,537.54	2,342,580.73	1.93	281.77	0.03%
Total Money Market		\$2,542,537.54	\$2,342,580.73	\$1.93	\$281.77	
FDIC Insured Bank Deposits						
INSURED DEPOSITS PROGRAM		0.00	0.00	0.00	72.75	N/A
Total FDIC Insured Bank Deposits		\$0.00	\$0.00	\$0.00	\$72.75	
Total Cash, Money Funds, and Bank Deposits		\$2,542,518.08	\$2,342,561.93	\$1.93	\$354.52	





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
 Markets Coverage Group
 Deutsche Bank Securities Inc.
 New York Office
 345 Park Avenue, 26th Floor
 New York, NY 10154
 (855) 288-4095

Statement Period: 08/01/2014 - 08/31/2014

Portfolio Holdings *(continued)*

	Market Value	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	\$2,342,561.93	\$0.00	\$354.52

Messages

Federal Deposit Insurance Corporation (FDIC)-Insured Bank Deposits are not protected by Securities Investor Protection Corporation.(SIPC).

For disclosure of rates for DWS money market funds, please visit the DWS Investments website at <https://www.dws-investments.com/EN/products/money-market-funds-yields.jsp>. Please note that all money market funds listed on the website may not be offered through us.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information.

Deutsche Bank has combined its asset and wealth management operations including Deutsche Bank Alex. Brown into a single division operating under the Deutsche Asset & Wealth Management brand and future communications will reflect this change. Your account will continue to be serviced by and securities will continue to be offered through Deutsche Bank Securities Inc., a registered broker-dealer and investment adviser, which conducts investment banking and securities activities in the United States. Deutsche Bank Securities Inc. is a member of FINRA, NYSE and SIPC.

The new brand name has no effect on your account. Your portfolio and holdings will not change as a result of the rebranding.

Activity Summary *(All amounts shown are in base currency)*

Credits			Debits		
	This Period	Year-to-Date		This Period	Year-to-Date
Dividends and Interest	\$62.65	\$354.52	Dividends and Interest	\$0.00	-\$36.51
Taxes Withheld	\$0.00	\$0.00	Taxes Withheld	-\$18.80	-\$106.37
Cash			Cash		
Withdrawals	0.00	0.00	Withdrawals	-200,000.00	-674,473.97
Deposits	0.00	3,016,824.26	Deposits	0.00	0.00
Total Cash	\$0.00	\$3,016,824.26	Total Cash	-\$200,000.00	-\$674,473.97
FDIC Insured Bank Deposits	\$0.00	\$3,016,892.48	FDIC Insured Bank Deposits	\$0.00	-\$3,016,892.48
Money Market Funds	\$200,019.46	\$420,459.19	Money Market Funds	-\$62.65	-\$2,763,039.92
Total Credits	\$200,082.11	\$6,454,530.45	Total Debits	-\$200,081.45	-\$6,454,549.25



Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Dividends and Interest							
08/29/14	MONEY MARKET FUND INCOME RECEIVED 233993682	DWS GOVT CASH INSTL				62.65	USD
Total Dividends and Interest - UNITED STATES DOLLAR						0.00	62.65
Taxes Withheld							
08/29/14	NON-RESIDENT ALIEN TAX 233993682	NRA TAX WITHHELD ON DWS GOVT CASH INSTL				-18.80	USD
Total Taxes Withheld - UNITED STATES DOLLAR						0.00	-18.80
Cash Withdrawals and Deposits							
08/19/14	FEDERAL FUNDS SENT USD999997	FIRSTBANK PUERTO RIC				-200,000.00	USD
Total Cash Withdrawals and Deposits - UNITED STATES DOLLAR						0.00	-200,000.00
Money Market Funds							
08/01/14	MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				19.46	USD
08/19/14	MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				200,000.00	USD
08/29/14	MONEY MARKET FUND REINVESTMENT 233993682	DWS GOVT CASH INSTL INCOME REINVESTED				-62.65	USD
Total Money Market Funds - UNITED STATES DOLLAR						0.00	199,956.81
Total Value of Transactions						0.00	0.66 USD

The price and quantity displayed may have been rounded.

Client Service Information

Your Client Advisor: TDS TAZIA SMITH 345 PARK AVENUE 14TH FLOOR NEW YORK NY 10154	Contact Information Telephone Number: [REDACTED]
---	---

Your Account Information

Tax Lot Default Disposition Method Default Method for Mutual Funds: FIRST IN FIRST OUT Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT Default Method for all Other Securities: FIRST IN FIRST OUT
--

Electronic Delivery
You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Client Advisor for more information.





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Statement Period: 08/01/2014 - 08/31/2014

Important Information and Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial

Page 5 of 6

A0097294CSF30015

DBAB-ROLL

Account Number: [REDACTED]
JEPSTEIN VIRGIN ISLANDS

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Charting through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY_GM_00048710
DB-SDNY-0011534

EFTA_00159319

EFTA01291064

Important Information and Disclosures (continued)

The Role of Pershing (continued)

institution.

- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Account Number: [REDACTED]
Statement Period: 07/01/2014 - 07/31/2014

J EPSTEIN VIRGIN ISLANDS
FOUNDATION INC
6100 RED HOOK QUARTER B3
ST THOMAS VI 00802

Your Client Advisor:
TAZIA SMITH
[REDACTED]

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$2,545,872.69	\$0.00
Net Cash Deposits and Withdrawals	-3,400.00	2,542,350.29
Adjusted Previous Account Value	2,542,472.69	2,542,350.29
Dividends, Interest and Other Income	64.85	255.36
Total Taxes Withheld	-19.46	-87.57
Ending Account Value	\$2,542,518.08	\$2,542,518.08
Estimated Annual Income	\$291.87	

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
USD Cash, Money Funds, and Bank Deposits	0.00	2,545,872.69	2,542,518.08	100.00%	Your Account is 100% invested in USD Cash, Money Funds, and Bank Deposits.
Account Total	\$0.00	\$2,545,872.69	\$2,542,518.08	100.00%	



Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
DWS GOVERNMENT CASH INSTL				
Account Number: 0000001493 Current Yield: 0.03% Activity Ending: 07/31/14				
07/01/14	Opening Balance		2,545,892.41	2,545,892.41
07/01/14	Withdrawal	MONEY FUND REDEMPTION	-19.72	2,545,872.69
07/24/14	Withdrawal	MONEY FUND REDEMPTION	-3,400.00	2,542,472.69
07/31/14	Deposit	INCOME REINVEST	64.85	2,542,537.54
07/31/14	Closing Balance			\$2,542,537.54
Total All Money Market Funds				\$2,542,537.54

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Money Market	64.85	0.00	219.12	0.00
Interest Income				
Credit Interest	0.00	0.00	0.00	-36.51
FDIC Insured Bank Deposits	0.00	0.00	72.75	0.00
Total Dividends, Interest, Income and Expenses	\$64.85	\$0.00	\$291.87	-\$36.51

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
Cash, Money Funds, and Bank Deposits 100.00% of Portfolio						
Cash Balance		-19.72	-19.46			
Money Market						
DWS GOVERNMENT CASH INSTL	2,542,537.540	2,545,892.41	2,542,537.54	0.00	219.12	0.03%
Total Money Market		\$2,545,892.41	\$2,542,537.54	\$0.00	\$219.12	
FDIC Insured Bank Deposits						
INSURED DEPOSITS PROGRAM		0.00	0.00	0.00	72.75	N/A
Total FDIC Insured Bank Deposits		\$0.00	\$0.00	\$0.00	\$72.75	
Total Cash, Money Funds, and Bank Deposits		\$2,545,872.69	\$2,542,518.08	\$0.00	\$291.87	



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
 Markets Coverage Group
 Deutsche Bank Securities Inc.
 New York Office
 345 Park Avenue, 26th Floor
 New York, NY 10154
 (855) 288-4095

Statement Period: 07/01/2014 - 07/31/2014

Portfolio Holdings *(continued)*

	Market Value	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	\$2,542,518.08	\$0.00	\$291.87

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information.

Federal Deposit Insurance Corporation (FDIC)-Insured Bank Deposits are not protected by Securities Investor Protection Corporation.(SIPC).

For disclosure of rates for DWS money market funds, please visit the DWS Investments website at <https://www.dws-investments.com/EN/products/money-market-funds-yields.jsp>. Please note that all money market funds listed on the website may not be offered through us.

Deutsche Bank has combined its asset and wealth management operations including Deutsche Bank Alex. Brown into a single division operating under the Deutsche Asset & Wealth Management brand and future communications will reflect this change. Your account will continue to be serviced by and securities will continue to be offered through Deutsche Bank Securities Inc., a registered broker-dealer and investment adviser, which conducts investment banking and securities activities in the United States. Deutsche Bank Securities Inc. is a member of FINRA, NYSE and SIPC.

The new brand name has no effect on your account. Your portfolio and holdings will not change as a result of the rebranding.

Activity Summary *(All amounts shown are in base currency)*

Credits			Debits		
	This Period	Year-to-Date		This Period	Year-to-Date
Dividends and Interest	\$64.85	\$291.87	Dividends and Interest	\$0.00	-\$36.51
Taxes Withheld	\$0.00	\$0.00	Taxes Withheld	-\$19.46	-\$87.57
Cash			Cash		
Withdrawals	0.00	0.00	Withdrawals	-3,400.00	-474,473.97
Deposits	0.00	3,016,824.26	Deposits	0.00	0.00
Total Cash	\$0.00	\$3,016,824.26	Total Cash	-\$3,400.00	-\$474,473.97
FDIC Insured Bank Deposits	\$0.00	\$3,016,892.48	FDIC Insured Bank Deposits	\$0.00	-\$3,016,892.48
Money Market Funds	\$3,419.72	\$220,439.73	Money Market Funds	-\$64.85	-\$2,762,977.27
Total Credits	\$3,484.57	\$6,254,448.34	Total Debits	-\$3,484.31	-\$6,254,467.80



Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Dividends and Interest							
07/31/14	MONEY MARKET FUND INCOME RECEIVED 233993682	DWS GOVT CASH INSTL				64.85	USD
Total Dividends and Interest - UNITED STATES DOLLAR					0.00	64.85	
Taxes Withheld							
07/31/14	NON-RESIDENT ALIEN TAX 233993682	NRA TAX WITHHELD ON DWS GOVT CASH INSTL				-19.46	USD
Total Taxes Withheld - UNITED STATES DOLLAR					0.00	-19.46	
Cash Withdrawals and Deposits							
07/24/14	FEDERAL FUNDS SENT USD999997	FAIRWINDS CREDIT UNI				-3,400.00	USD
Total Cash Withdrawals and Deposits - UNITED STATES DOLLAR					0.00	-3,400.00	
Money Market Funds							
07/01/14	MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				19.72	USD
07/24/14	MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				3,400.00	USD
07/31/14	MONEY MARKET FUND REINVESTMENT 233993682	DWS GOVT CASH INSTL INCOME REINVESTED				-64.85	USD
Total Money Market Funds - UNITED STATES DOLLAR					0.00	3,354.87	
Total Value of Transactions					0.00	0.26	USD

The price and quantity displayed may have been rounded.

Client Service Information

Your Client Advisor: TDS TAZIA SMITH 345 PARK AVENUE 14TH FLOOR NEW YORK NY 10154	Contact Information Telephone Number: [REDACTED]
---	---

Your Account Information

Tax Lot Default Disposition Method Default Method for Mutual Funds: FIRST IN FIRST OUT Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT Default Method for all Other Securities: FIRST IN FIRST OUT
--

Electronic Delivery
You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Client Advisor for more information.





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Statement Period: 07/01/2014 - 07/31/2014

Important Information and Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial

Page 5 of 6

A0098115CSF30017

DBAB-ROLL

Account Number: [REDACTED]
JEPSTEIN VIRGIN ISLANDS

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Charting through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY_GM_00048716
DB-SDNY-0011540

EFTA_00159325

EFTA01291070

Important Information and Disclosures *(continued)*

The Role of Pershing *(continued)*

institution.

- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Account Number: [REDACTED]
Statement Period: 06/01/2014 - 06/30/2014

J EPSTEIN VIRGIN ISLANDS
FOUNDATION INC
6100 RED HOOK QUARTER B3
ST THOMAS VI 00802

Your Client Advisor:
TAZIA SMITH
[REDACTED]

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$2,745,826.67	\$0.00
Net Cash Deposits and Withdrawals	-200,000.00	2,545,750.29
Adjusted Previous Account Value	2,545,826.67	2,545,750.29
Dividends, Interest and Other Income	65.74	190.51
Total Taxes Withheld	-19.72	-68.11
Ending Account Value	\$2,545,872.69	\$2,545,872.69
Estimated Annual Income	\$227.02	

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
USD Cash, Money Funds, and Bank Deposits	0.00	2,745,826.67	2,545,872.69	100.00%	Your Account is 100% invested in USD Cash, Money Funds, and Bank Deposits.
Account Total	\$0.00	\$2,745,826.67	\$2,545,872.69	100.00%	



Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
DWS GOVERNMENT CASH INSTL				
Account Number: 0000001493 Current Yield: 0.03% Activity Ending: 06/30/14				
05/31/14	Opening Balance		2,745,847.78	2,745,847.78
06/02/14	Withdrawal	MONEY FUND REDEMPTION	-21.11	2,745,826.67
06/19/14	Withdrawal	MONEY FUND REDEMPTION	-200,000.00	2,545,826.67
06/30/14	Deposit	INCOME REINVEST	65.74	2,545,892.41
06/30/14	Closing Balance			\$2,545,892.41
Total All Money Market Funds				\$2,545,892.41

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Money Market	65.74	0.00	154.27	0.00
Interest Income				
Credit Interest	0.00	0.00	0.00	-36.51
FDIC Insured Bank Deposits	0.00	0.00	72.75	0.00
Total Dividends, Interest, Income and Expenses	\$65.74	\$0.00	\$227.02	-\$36.51

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
Cash, Money Funds, and Bank Deposits 100.00% of Portfolio						
Cash Balance		-21.11	-19.72			
Money Market						
DWS GOVERNMENT CASH INSTL	2,545,892.410	2,745,847.78	2,545,892.41	0.00	154.27	0.03%
Total Money Market		\$2,745,847.78	\$2,545,892.41	\$0.00	\$154.27	
FDIC Insured Bank Deposits						
INSURED DEPOSITS PROGRAM		0.00	0.00	0.00	72.75	N/A
Total FDIC Insured Bank Deposits		\$0.00	\$0.00	\$0.00	\$72.75	
Total Cash, Money Funds, and Bank Deposits		\$2,745,826.67	\$2,545,872.69	\$0.00	\$227.02	



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Statement Period: 06/01/2014 - 06/30/2014

Portfolio Holdings *(continued)*

	Market Value	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	\$2,645,872.69	\$0.00	\$227.02

Messages

Federal Deposit Insurance Corporation (FDIC)-Insured Bank Deposits are not protected by Securities Investor Protection Corporation.(SIPC).

For disclosure of rates for DWS money market funds, please visit the DWS Investments website at <https://www.dws-investments.com/EN/products/money-market-funds-yields.jsp>. Please note that all money market funds listed on the website may not be offered through us.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information.

Please note that the following language supersedes previous versions of our disclosure, Pershing's Impartial Lottery Process: Partial Calls:

Pershing's Impartial Lottery Process: Partial Calls

When a security is subject to a partial redemption, pursuant to New York Stock Exchange (NYSE) Rule 402.30, which has been incorporated into the FINRA Consolidated Rulebook, Pershing must have procedures in place that are designed to treat clients fairly in accordance with an impartial lottery process. When an issuer initiates a partial call of securities, the depository holding such securities (typically, the Depository Trust Clearing and Corporation, or DTCC) conducts an impartial, computerized lottery using an incremental random number technique to determine the allocation of called securities to participants for which it holds securities on deposit (including Pershing). Because DTCC's lottery is random and impartial, participants may or may not receive an allocation of securities selected for redemption.

When Pershing is notified that it received an allocation of called securities, Pershing conducts a similar, computer-generated random lottery. The lottery determines the accounts that will be selected and the number of securities in the account that will be redeemed. Allocations are based on the number of trading units held in the account. The probability of any trading unit held by an account being selected as called in a partial call is proportional to the total number of trading units held through Pershing.

Once the lottery is complete, Pershing notifies introducing broker-dealers whose introduced accounts have received an allocation. Securities registered in the client's name, either in transit or held in custody, are excluded from the Pershing lottery process.

Pershing initiates the lottery process by identifying the accounts holding the called security, the total par value of the called securities held, and the trading unit of the security.

Example (unit of trade = \$25,000):

Client Account: ABC-123234; Par Value: \$100,000; Number of Trading Units: 4

Client Account: DEF-325465; Par Value: \$75,000; Number of Trading Units: 3

Page 3 of 9

B0097709CSF30022

DBAB-ROLL

Account Number: [REDACTED]
JEPSTEIN VIRGIN ISLANDS

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Operating through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY_GM_00048720
DB-SDNY-0011544

EFTA_00159329

EFTA01291074

Messages (continued)

Client Account: EDR-567433; Par Value: \$150,000; Number of Trading Units: 6

Client Account: EGT-876574; Par Value: \$50,000; Number of Trading Units: 2

Client Account: EGT-888345; Par Value: \$25,000; Number of Trading Units: 1

Client Account: FRT-435234; Par Value: \$25,000; Number of Trading Units: 1

Client Account: FRT-658797; Par Value: \$75,000; Number of Trading Units: 3

In brief, the allocation process involves the following steps:

- > The number of trading units held in each account is identified.
- > A sequential number is assigned to each trading unit (e.g., account EDR-567433 would be assigned six numbers).
- > A random number is generated that will result in one of these trading units being the first unit in the selection process.
- > Thereafter, the trading units participating in the allocation are based on an incremental random number technique until the number of trading units allocated to Pershing is exhausted.

Additional Information

The allocation of called securities is not made on a pro-rata basis. Therefore, it is possible that a client may receive a full or partial redemption of shares held. Conversely, it is also possible that a client may not have any securities selected for redemption at all.

When a partial call is deemed favorable to the holders of the called security, Pershing will exclude certain accounts from the lottery. Excluded accounts will include Pershing's proprietary and employee accounts, as well as proprietary and employee accounts of introducing broker-dealers (if Pershing carries and clears those accounts). No allocation will be made to these proprietary and employee accounts until all other client positions at Pershing in such securities have been called. When a partial call is deemed unfavorable to holders of the called security, Pershing will not exclude any accounts from the lottery.

If the partial call is made at a price above the current market price as captured in Pershing's price reporting system, Pershing will generally categorize the partial call as one that is favorable to the holders of such security. If the partial call is made at a price that is equal to or below the current market price of the security as captured in Pershing's price reporting system, Pershing will generally categorize that call as one that is unfavorable to holders of the security.

Clients have the right to withdraw uncalled, fully paid securities from Pershing at any time prior to the cutoff date and time established by the issuer, transfer agent and/or depository with respect to the partial call. Clients also have the right to withdraw excess margin securities, provided that the client account is not subject to restriction under Regulation T or that such withdrawal will not cause an under-margined condition.





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
 Markets Coverage Group
 Deutsche Bank Securities Inc.
 New York Office
 345 Park Avenue, 26th Floor
 New York, NY 10154
 (855) 288-4095

Statement Period: 06/01/2014 - 06/30/2014

Activity Summary (All amounts shown are in base currency)

Credits	This Period	Year-to-Date
Dividends and Interest	\$65.74	\$227.02
Taxes Withheld	\$0.00	\$0.00
Cash		
Withdrawals	0.00	0.00
Deposits	0.00	3,016,824.26
Total Cash	\$0.00	\$3,016,824.26
FDIC Insured Bank Deposits	\$0.00	\$3,016,892.48
Money Market Funds	\$200,021.11	\$217,020.01
Total Credits	\$200,086.85	\$6,250,963.77

Debits	This Period	Year-to-Date
Dividends and Interest	\$0.00	-\$36.51
Taxes Withheld	-\$19.72	-\$68.11
Cash		
Withdrawals	-200,000.00	-471,073.97
Deposits	0.00	0.00
Total Cash	-\$200,000.00	-\$471,073.97
FDIC Insured Bank Deposits	\$0.00	-\$3,016,892.48
Money Market Funds	-\$65.74	-\$2,762,912.42
Total Debits	-\$200,085.46	-\$6,250,983.49

Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Dividends and Interest							
06/30/14	MONEY MARKET FUND INCOME RECEIVED 233993682	DWS GOVT CASH INSTL				65.74	USD
Total Dividends and Interest - UNITED STATES DOLLAR						0.00	65.74
Taxes Withheld							
06/30/14	NON-RESIDENT ALIEN TAX 233993682	NRA TAX WITHHELD ON DWS GOVT CASH INSTL				-19.72	USD
Total Taxes Withheld - UNITED STATES DOLLAR						0.00	-19.72
Cash Withdrawals and Deposits							
06/19/14	FEDERAL FUNDS SENT USD999997	FIRSTBANK PUERTO RIC				-200,000.00	USD
Total Cash Withdrawals and Deposits - UNITED STATES DOLLAR						0.00	-200,000.00



Transactions by Type of Activity *(continued)*

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Money Market Funds							
06/02/14	MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				21.11	USD
06/19/14	MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				200,000.00	USD
06/30/14	MONEY MARKET FUND REINVESTMENT 233993682	DWS GOVT CASH INSTL INCOME REINVESTED				-65.74	USD
Total Money Market Funds - UNITED STATES DOLLAR					0.00	199,955.37	
Total Value of Transactions					0.00	1.39	USD

The price and quantity displayed may have been rounded.

Client Service Information

Your Client Advisor: TDS

TAZIA SMITH
345 PARK AVENUE 14TH FLOOR
NEW YORK NY 10154

Contact Information

Telephone Number: [REDACTED]

Your Account Information

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Client Advisor for more information.

Important Information and Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Page 6 of 9

B0097709CSF30022

DBAB-ROLL

Account Number: [REDACTED]
JEPSTEIN VIRGIN ISLANDS

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Charting through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY_GM_00048723
DB-SDNY-0011547

EFTA_00159332

EFTA01291077



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Statement Period: 06/01/2014 - 06/30/2014

Important Information and Disclosures *(continued)*

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.

Page 7 of 9

B0097709CSF30022

DBAB-ROLL

Account Number: [REDACTED]
JEPSTEIN VIRGIN ISLANDS

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Every Year Since 2007
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Charting through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY_GM_00048724
DB-SDNY-0011548

EFTA_00159333

EFTA01291078

Important Information and Disclosures *(continued)*

Important Arbitration Disclosures *(continued)*

- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.



TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/BUSINESS_CONTINUITY.HTML
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICIES DISCLOSURES [REGULATION NMS—RULE 607(A)(1)-(2)]

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

B0097709CSF30022

DBAB-ROLL

Account Number: [REDACTED]
 JEPSTEIN VIRGIN ISLANDS

Go paperless
 ASK ABOUT E-DELIVERY



Rated Excellent
 Every Year Since 2007
 DALBAR RATED COMMUNICATIONS
 EXCELLENCE

Charting through Pershing LLC, a wholly owned subsidiary of The Bank of New York Mellon Corporation (BNY Mellon) Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Account Number: [REDACTED]
Statement Period: 05/01/2014 - 05/31/2014

J EPSTEIN VIRGIN ISLANDS
FOUNDATION INC
6100 RED HOOK QUARTER B3
ST THOMAS VI 00802

Your Client Advisor:
TAZIA SMITH
[REDACTED]

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$2,762,770.87	\$0.00
Net Cash Deposits and Withdrawals	-16,993.45	2,745,750.29
Adjusted Previous Account Value	2,745,777.42	2,745,750.29
Dividends, Interest and Other Income	70.36	124.77
Total Taxes Withheld	-21.11	-48.39
Ending Account Value	\$2,745,826.67	\$2,745,826.67
Estimated Annual Income	\$161.28	

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
USD Cash, Money Funds, and Bank Deposits	0.00	2,762,770.87	2,745,826.67	100.00%	Your Account is 100% invested in USD Cash, Money Funds, and Bank Deposits.
Account Total	\$0.00	\$2,762,770.87	\$2,745,826.67	100.00%	



Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
DWS GOVERNMENT CASH INSTL				
Account Number: 0000001493 Current Yield: 0.03% Activity Ending: 05/30/14				
05/01/14	Opening Balance		2,762,776.32	2,762,776.32
05/01/14	Withdrawal	MONEY FUND REDEMPTION	-5.45	2,762,770.87
05/16/14	Withdrawal	MONEY FUND REDEMPTION	-643.45	2,762,127.42
05/21/14	Withdrawal	MONEY FUND REDEMPTION	-1,350.00	2,760,777.42
05/30/14	Withdrawal	MONEY FUND REDEMPTION	-15,000.00	2,745,777.42
05/30/14	Deposit	INCOME REINVEST	70.36	2,745,847.78
05/30/14	Closing Balance			\$2,745,847.78
Total All Money Market Funds				\$2,745,847.78

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Money Market	70.36	0.00	88.53	0.00
Interest Income				
Credit Interest	0.00	0.00	0.00	-36.51
FDIC Insured Bank Deposits	0.00	0.00	72.75	0.00
Total Dividends, Interest, Income and Expenses	\$70.36	\$0.00	\$161.28	-\$36.51

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
Cash, Money Funds, and Bank Deposits 100.00% of Portfolio						
Cash Balance		-5.45	-21.11			
Money Market						
DWS GOVERNMENT CASH INSTL	2,745,847.780	2,762,776.32	2,745,847.78	2.26	88.53	0.03%
Total Money Market		\$2,762,776.32	\$2,745,847.78	\$2.26	\$88.53	
FDIC Insured Bank Deposits						
INSURED DEPOSITS PROGRAM		0.00	0.00	0.00	72.75	N/A
Total FDIC Insured Bank Deposits		\$0.00	\$0.00	\$0.00	\$72.75	
Total Cash, Money Funds, and Bank Deposits		\$2,762,770.87	\$2,745,826.67	\$2.26	\$161.28	





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
 Markets Coverage Group
 Deutsche Bank Securities Inc.
 New York Office
 345 Park Avenue, 26th Floor
 New York, NY 10154
 (855) 288-4095

Statement Period: 05/01/2014 - 05/31/2014

Portfolio Holdings *(continued)*

	Market Value	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	\$2,745,826.67	\$0.00	\$161.28

Messages

Federal Deposit Insurance Corporation (FDIC)-Insured Bank Deposits are not protected by Securities Investor Protection Corporation.(SIPC).

For disclosure of rates for DWS money market funds, please visit the DWS Investments website at <https://www.dws-investments.com/EN/products/money-market-funds-yields.jsp>. Please note that all money market funds listed on the website may not be offered through us.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information.

Activity Summary *(All amounts shown are in base currency)*

Credits			Debits		
	This Period	Year-to-Date		This Period	Year-to-Date
Dividends and Interest	\$70.36	\$161.28	Dividends and Interest	\$0.00	-\$36.51
Taxes Withheld	\$0.00	\$0.00	Taxes Withheld	-\$21.11	-\$48.39
Cash			Cash		
Withdrawals	0.00	0.00	Withdrawals	-16,993.45	-271,073.97
Deposits	0.00	3,016,824.26	Deposits	0.00	0.00
Total Cash	\$0.00	\$3,016,824.26	Total Cash	-\$16,993.45	-\$271,073.97
FDIC Insured Bank Deposits	\$0.00	\$3,016,892.48	FDIC Insured Bank Deposits	\$0.00	-\$3,016,892.48
Money Market Funds	\$16,998.90	\$16,998.90	Money Market Funds	-\$70.36	-\$2,762,846.68
Total Credits	\$17,069.26	\$6,050,876.92	Total Debits	-\$17,084.92	-\$6,050,898.03



Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Dividends and Interest							
05/30/14	MONEY MARKET FUND INCOME RECEIVED 233993682	DWS GOVT CASH INSTL				70.36	USD
Total Dividends and Interest - UNITED STATES DOLLAR					0.00	70.36	
Taxes Withheld							
05/30/14	NON-RESIDENT ALIEN TAX 233993682	NRA TAX WITHHELD ON DWS GOVT CASH INSTL				-21.11	USD
Total Taxes Withheld - UNITED STATES DOLLAR					0.00	-21.11	
Cash Withdrawals and Deposits							
05/16/14	FEDERAL FUNDS SENT USD999997	JPMORGAN CHASE BANK,				-643.45	USD
05/22/14	FEDERAL FUNDS SENT USD999997	FAIRWINDS CREDIT UNI				-1,350.00	USD
05/30/14	FEDERAL FUNDS SENT USD999997	EASTERN CORP FCU				-15,000.00	USD
Total Cash Withdrawals and Deposits - UNITED STATES DOLLAR					0.00	-16,993.45	
Money Market Funds							
05/01/14	MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				5.45	USD
05/16/14	MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				643.45	USD
05/21/14	MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				1,350.00	USD
05/30/14	MONEY FUND REDEMPTION USD999997	DWS GOVT CASH INSTL				15,000.00	USD
05/30/14	MONEY MARKET FUND REINVESTMENT 233993682	DWS GOVT CASH INSTL INCOME REINVESTED				-70.36	USD
Total Money Market Funds - UNITED STATES DOLLAR					0.00	16,928.54	
Total Value of Transactions					0.00	-15.66	USD

The price and quantity displayed may have been rounded.

Client Service Information

Your Client Advisor: TDS
TAZIA SMITH
345 PARK AVENUE 14TH FLOOR
NEW YORK NY 10154

Contact Information
Telephone Number: [REDACTED]





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Statement Period: 05/01/2014 - 05/31/2014

Your Account Information

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Client Advisor for more information.

Important Information and Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.



Important Information and Disclosures (continued)

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Account Number: [REDACTED]
Statement Period: 04/01/2014 - 04/30/2014

J EPSTEIN VIRGIN ISLANDS
FOUNDATION INC
6100 RED HOOK QUARTER B3
ST THOMAS VI 00802

Your Client Advisor:
TAZIA SMITH
[REDACTED]

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$2,802,490.69	\$0.00
Net Cash Deposits and Withdrawals	-39,750.00	2,762,743.74
Adjusted Previous Account Value	2,762,740.69	2,762,743.74
Dividends, Interest and Other Income	43.88	54.41
Total Taxes Withheld	-13.70	-27.28
Ending Account Value	\$2,762,770.87	\$2,762,770.87
Estimated Annual Income	\$90.92	

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
USD Cash, Money Funds, and Bank Deposits ¹	0.00	2,802,490.69	2,762,770.87	100.00%	Your Account is 100% invested in USD Cash, Money Funds, and Bank Deposits.
Account Total	\$0.00	\$2,802,490.69	\$2,762,770.87	100.00%	

¹ The Bank Deposits in your account are FDIC insured bank deposits.
FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
DWS GOVERNMENT CASH INSTL				
Account Number: 0000001493 Current Yield: 0.03% Activity Ending: 04/30/14				
04/01/14	Opening Balance		0.00	0.00
04/23/14	Deposit	MONEY FUND PURCHASE	2,762,758.15	2,762,758.15
04/30/14	Deposit	INCOME REIN VEST	18.17	2,762,776.32
04/30/14	Closing Balance			\$2,762,776.32
Total All Money Market Funds				\$2,762,776.32

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Other FDIC Insured Bank Deposits				
INSURED DEPOSITS PROGRAM				
Account Number: N4G024950 Activity Ending: 04/30/14				
04/01/14	Opening Balance		2,802,490.69	2,802,490.69
04/04/14	Withdrawal	WITHDRAWAL	-35,000.00	2,767,490.69
04/14/14	Withdrawal	WITHDRAWAL	-2,750.00	2,764,740.69
04/15/14	Deposit	INTEREST CREDITED	22.97	2,764,763.66
04/16/14		APY 0.01%		
		Associated Bank NA		2,764,763.66
		A/O 04/16 \$250000.00		
		BB&T		
		A/O 04/16 \$250000.00		
		Bank of America		
		A/O 04/16 \$250000.00		
		Citibank N.A.		
		A/O 04/16 \$250000.00		
		Deutsche Bank Trst Co		
		A/O 04/16 \$250000.00		
		East West Bank		
		A/O 04/16 \$250000.00		
		FSB of Central Texas		
		A/O 04/16 \$264763.66		
		NY Community Bank		
		A/O 04/16 \$250000.00		
		Texas Capital Bank		
		A/O 04/16 \$250000.00		
		TriState Capital Bank		
		A/O 04/16 \$250000.00		
		Comenity Bank		





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
 Markets Coverage Group
 Deutsche Bank Securities Inc.
 New York Office
 345 Park Avenue, 26th Floor
 New York, NY 10154
 (855) 288-4095

Statement Period: 04/01/2014 - 04/30/2014

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Other FDIC Insured Bank Deposits (continued)				
INSURED DEPOSITS PROGRAM (continued)				
		A/O 04/16 \$250000.00		
04/17/14	Withdrawal	WITHDRAWAL	-2,006.89	2,762,756.77
04/22/14	Withdrawal	WITHDRAWAL	-2,762,761.30	-4.53
04/22/14	Deposit	INTEREST POSTED	4.53	0.00
04/30/14	Closing Balance			\$0.00
Total FDIC Insured Bank Deposits				\$0.00

The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Money Market	18.17	0.00	18.17	0.00
Interest Income				
Credit Interest	0.00	-1.79	0.00	-36.51
FDIC Insured Bank Deposits	27.50	0.00	72.75	0.00
Total Dividends, Interest, Income and Expenses	\$45.67	-\$1.79	\$90.92	-\$36.51

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
Cash, Money Funds, and Bank Deposits 100.00% of Portfolio						
Cash Balance		0.00	-5.45			
Money Market						
DWS GOVERNMENT CASH INSTL	2,762,776.320	0.00	2,762,776.32	0.00	18.17	0.03%
Total Money Market		\$0.00	\$2,762,776.32	\$0.00	\$18.17	

Page 3 of 8

A0097659CSF30016

DBAB-CUT

Account Number: [REDACTED]
 JEPSTEIN VIRGIN ISLANDS

Go paperless
 ASK ABOUT E-DELIVERY



Rated Excellent
 Seven Years In A Row
 DALBAR RATED COMMUNICATIONS
 EXCELLENCE

Clearing through Pershing LLC, a wholly owned subsidiary
 of The Bank of New York Mellon Corporation (BNY Mellon)
 Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY_GM_00048735
 DB-SDNY-0011559

EFTA_00159344

EFTA01291089

Portfolio Holdings *(continued)*

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
Cash, Money Funds, and Bank Deposits <i>(continued)</i>						
FDIC Insured Bank Deposits						
INSURED DEPOSITS PROGRAM		2,802,490.69	0.00	0.00	72.75	N/A
Total FDIC Insured Bank Deposits		\$2,802,490.69	\$0.00	\$0.00	\$72.75	
Total Cash, Money Funds, and Bank Deposits		\$2,802,490.69	\$2,762,770.87	\$0.00	\$90.92	
			Market Value	Accrued Interest	Estimated Annual Income	
Total Portfolio Holdings			\$2,762,770.87	\$0.00	\$90.92	

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information.

Federal Deposit Insurance Corporation (FDIC)-Insured Bank Deposits are not protected by Securities Investor Protection Corporation.(SIPC).

For disclosure of rates for DWS money market funds, please visit the DWS Investments website at <https://www.dws-investments.com/EN/products/money-market-funds-yields.jsp>. Please note that all money market funds listed on the website may not be offered through us.

Activity Summary *(All amounts shown are in base currency)*

Credits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Dividends and Interest	\$45.67	\$90.92	Dividends and Interest	-\$1.79	-\$36.51
Taxes Withheld	\$0.00	\$0.00	Taxes Withheld	-\$13.70	-\$27.28
Cash			Cash		
Withdrawals	0.00	0.00	Withdrawals	-39,750.00	-254,080.52
Deposits	0.00	3,016,824.26	Deposits	0.00	0.00
Total Cash	\$0.00	\$3,016,824.26	Total Cash	-\$39,750.00	-\$254,080.52
FDIC Insured Bank Deposits	\$2,802,513.66	\$3,016,892.48	FDIC Insured Bank Deposits	-\$22.97	-\$3,016,892.48
Money Market Funds	\$0.00	\$0.00	Money Market Funds	-\$2,762,776.32	-\$2,762,776.32
Total Credits	\$2,802,559.33	\$6,033,807.66	Total Debits	-\$2,802,564.78	-\$6,033,813.11



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Statement Period: 04/01/2014 - 04/30/2014

Transactions by Type of Activity

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Dividends and Interest								
04/15/14		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED 458997996	INSURED DEPOSITS INTEREST CREDITED				22.97	USD
04/21/14	04/19/14	CASH DEBIT INTEREST USD999997	CASH DUE INTEREST FOR 4 DEBIT DAYS AVBAL RATE 6.282 04-11-14 TO 04-16-14	2,564.22			-1.79	USD
04/22/14		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED 458997996	INSURED DEPOSITS INTEREST CREDITED INCOME REDEEMED				4.53	USD
04/30/14		MONEY MARKET FUND INCOME RECEIVED 233993682	DWS GOVT CASH INSTL				18.17	USD
Total Dividends and Interest - UNITED STATES DOLLAR						0.00	43.88	
Taxes Withheld								
04/15/14		NON-RESIDENT ALIEN TAX 458997996	NRA TAX WITHHELD ON INSURED DEPOSITS INTEREST CREDITED				-6.89	USD
04/22/14		NON-RESIDENT ALIEN TAX 458997996	NRA TAX WITHHELD ON INSURED DEPOSITS INTEREST CREDITED INCOME REDEEMED				-1.36	USD
04/30/14		NON-RESIDENT ALIEN TAX 233993682	NRA TAX WITHHELD ON DWS GOVT CASH INSTL				-5.45	USD
Total Taxes Withheld - UNITED STATES DOLLAR						0.00	-13.70	
Cash Withdrawals and Deposits								
04/07/14		FEDERAL FUNDS SENT USD999997	THE BANK OF NEW YORK				-35,000.00	USD
04/11/14		FEDERAL FUNDS SENT USD999997	FAIRWINDS CREDIT UNI				-2,750.00	USD
04/16/14		FEDERAL FUNDS SENT USD999997	BANK OF AMERICA, N.A				-2,000.00	USD
Total Cash Withdrawals and Deposits - UNITED STATES DOLLAR						0.00	-39,750.00	



Transactions by Type of Activity (continued)

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
FDIC Insured Bank Deposits								
04/04/14		FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSITS PROGRAM				35,000.00	USD
04/14/14		FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSITS PROGRAM				2,750.00	USD
04/15/14		FDIC INSURED BANK DEPOSITS INTEREST REINVESTED 458997996	INSURED DEPOSITS INTEREST REINVESTED				-22.97	USD
04/17/14		FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSITS PROGRAM				2,006.89	USD
04/22/14		FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSITS PROGRAM FULL PRINCIPAL REDEEMED				2,762,756.77	USD
Total FDIC Insured Bank Deposits - UNITED STATES DOLLAR						0.00	2,802,490.69	
Money Market Funds								
04/23/14		MONEY FUND PURCHASE USD999997	DWS GOVT CASH INSTL				-2,762,758.15	USD
04/30/14		MONEY MARKET FUND REINVESTMENT 233993682	DWS GOVT CASH INSTL INCOME REINVESTED				-18.17	USD
Total Money Market Funds - UNITED STATES DOLLAR						0.00	-2,762,776.32	
Total Value of Transactions						0.00	-5.45	USD

The price and quantity displayed may have been rounded.

Client Service Information

Your Client Advisor: TDS

TAZIA SMITH
345 PARK AVENUE 14TH FLOOR
NEW YORK NY 10154

Contact Information

Telephone Number: [REDACTED]

Your Account Information

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT

Default Method for all Other Securities: FIRST IN FIRST OUT





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Statement Period: 04/01/2014 - 04/30/2014

Your Account Information *(continued)*

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Client Advisor for more information.

Important Information and Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities

Page 7 of 8

A0097659CSF30016

DBAB-CUT

Account Number: [REDACTED]
JEPSTEIN VIRGIN ISLANDS

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Seven Years In A Row
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Clearing through Pershing LLC, a wholly owned subsidiary of The Bank of New York Mellon Corporation (BNY Mellon) Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY_GM_00048739
DB-SDNY-0011563

EFTA_00159348

EFTA01291093

Important Information and Disclosures (continued)

The Role of Pershing (continued)

- orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Account Number: [REDACTED]
Statement Period: 03/01/2014 - 03/31/2014

J EPSTEIN VIRGIN ISLANDS
FOUNDATION INC
6100 RED HOOK QUARTER B3
ST THOMAS VI 00802

Your Client Advisor:
TAZIA SMITH
[REDACTED]

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$3,016,840.47	\$0.00
Net Cash Deposits and Withdrawals	-214,330.52	2,802,493.74
Adjusted Previous Account Value	2,802,509.95	2,802,493.74
Dividends, Interest and Other Income	-12.63	10.53
Total Taxes Withheld	-6.63	-13.58
Ending Account Value	\$2,802,490.69	\$2,802,490.69
Estimated Annual Income	\$45.25	

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
USD Cash, Money Funds, and Bank Deposits ¹	0.00	3,016,840.47	2,802,490.69	100.00%	Your Account is 100% invested in USD Cash, Money Funds, and Bank Deposits.
Account Total	\$0.00	\$3,016,840.47	\$2,802,490.69	100.00%	

¹ The Bank Deposits in your account are FDIC insured bank deposits.
FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
INSURED DEPOSITS PROGRAM				
Account Number: N4G024950 Activity Ending: 03/31/14				
03/01/14	Opening Balance		3,016,840.47	3,016,840.47
03/06/14	Withdrawal	WITHDRAWAL	-3,625.00	3,013,215.47
03/13/14	Withdrawal	WITHDRAWAL	-206,705.52	2,806,509.95
03/14/14	Deposit	INTEREST CREDITED APY 0.01%	22.09	2,806,532.04
03/17/14	Withdrawal	WITHDRAWAL Associated Bank NA A/O 03/17 \$250000.00 BB&T A/O 03/17 \$250000.00 Bank of America A/O 03/17 \$250000.00 Citibank N.A. A/O 03/17 \$250000.00 Deutsche Bank Trst Co A/O 03/17 \$556525.41 East West Bank A/O 03/17 \$250000.00 NY Community Bank A/O 03/17 \$250000.00 Texas Capital Bank A/O 03/17 \$250000.00 Union Bank of CA A/O 03/17 \$250000.00 Comenity Bank A/O 03/17 \$250000.00	-6.63	2,806,525.41
03/19/14	Withdrawal	WITHDRAWAL	-2,000.00	2,804,525.41
03/21/14	Withdrawal	WITHDRAWAL	-34.72	2,804,490.69
03/28/14	Withdrawal	WITHDRAWAL	-2,000.00	2,802,490.69
03/31/14	Closing Balance			\$2,802,490.69
Total FDIC Insured Bank Deposits				\$2,802,490.69

The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
 Markets Coverage Group
 Deutsche Bank Securities Inc.
 New York Office
 345 Park Avenue, 26th Floor
 New York, NY 10154
 (855) 288-4095

Statement Period: 03/01/2014 - 03/31/2014

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Interest Income				
Credit Interest	0.00	-34.72	0.00	-34.72
FDIC Insured Bank Deposits	22.09	0.00	45.25	0.00
Total Dividends, Interest, Income and Expenses	\$22.09	-\$34.72	\$45.25	-\$34.72

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
Cash, Money Funds, and Bank Deposits 100.00% of Portfolio						
FDIC Insured Bank Deposits						
INSURED DEPOSITS PROGRAM	2,802,490.690	3,016,840.47	2,802,490.69	11.55	45.25	N/A
Total FDIC Insured Bank Deposits		\$3,016,840.47	\$2,802,490.69	\$11.55	\$45.25	
Total Cash, Money Funds, and Bank Deposits		\$3,016,840.47	\$2,802,490.69	\$11.55	\$45.25	
				Market Value	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings				\$2,802,490.69	\$0.00	\$45.25

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information.

Federal Deposit Insurance Corporation (FDIC)-Insured Bank Deposits are not protected by Securities Investor Protection Corporation.(SIPC).

For disclosure of rates for DWS money market funds, please visit the DWS Investments website at <https://www.dws-investments.com/EN/products/money-market-funds-yields.jsp>. Please note that all money market funds listed on the website may not be offered through us.

In accordance with the Securities Exchange Act Rule 606 (Disclosure of Order Routing Information), upon your request, the following information is available to you:

i) the identity of the venue to which your orders were routed for execution in the six months prior to the request,



Messages (continued)

- ii) whether the orders were directed orders or non-directed orders,
- iii) the time of the transactions, if any, that resulted from such orders

We will notify you on an annual basis of the availability of the above information upon request.

Activity Summary (All amounts shown are in base currency)

Credits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Dividends and Interest	\$22.09	\$45.25	Dividends and Interest	-\$34.72	-\$34.72
Taxes Withheld	\$0.00	\$0.00	Taxes Withheld	-\$6.63	-\$13.58
Cash			Cash		
Withdrawals	0.00	0.00	Withdrawals	-214,330.52	-214,330.52
Deposits	0.00	3,016,824.26	Deposits	0.00	0.00
Total Cash	\$0.00	\$3,016,824.26	Total Cash	-\$214,330.52	-\$214,330.52
FDIC Insured Bank Deposits	\$214,371.87	\$214,378.82	FDIC Insured Bank Deposits	-\$22.09	-\$3,016,869.51
Total Credits	\$214,393.96	\$3,231,248.33	Total Debits	-\$214,393.96	-\$3,231,248.33

Transactions by Type of Activity

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Dividends and Interest								
03/14/14		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED 458997996	INSURED DEPOSITS INTEREST CREDITED				22.09	USD
03/20/14	03/19/14	CASH DEBIT INTEREST USD999997	CASH DUE INTEREST FOR 1 DEBIT DAYS AVBAL 200,000.00 RATE 6.249 03-12-14 TO 03-12-14				-34.72	USD
Total Dividends and Interest - UNITED STATES DOLLAR						0.00	-12.63	
Taxes Withheld								
03/14/14		NON-RESIDENT ALIEN TAX 458997996	NRA TAX WITHHELD ON INSURED DEPOSITS INTEREST CREDITED				-6.63	USD
Total Taxes Withheld - UNITED STATES DOLLAR						0.00	-6.63	
Cash Withdrawals and Deposits								
03/06/14		FEDERAL FUNDS SENT USD999997	JPMORGAN CHASE BANK,				-3,625.00	USD
03/12/14		FEDERAL FUNDS SENT USD999997	FIRSTBANK PUERTO RIC				-200,000.00	USD
03/14/14		FEDERAL FUNDS SENT USD999997	FAIRWINDS CREDIT UNI				-6,705.52	USD





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
 Markets Coverage Group
 Deutsche Bank Securities Inc.
 New York Office
 345 Park Avenue, 26th Floor
 New York, NY 10154
 (855) 288-4095

Statement Period: 03/01/2014 - 03/31/2014

Transactions by Type of Activity (continued)

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Cash Withdrawals and Deposits (continued)								
03/24/14		FEDERAL FUNDS SENT USD999997	BANK OF AMERICA, N.A				-2,000.00	USD
03/28/14		FEDERAL FUNDS SENT USD999997	BANK OF AMERICA, N.A				-2,000.00	USD
Total Cash Withdrawals and Deposits - UNITED STATES DOLLAR						0.00	-214,330.52	
FDIC Insured Bank Deposits								
03/06/14		FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSITS PROGRAM				3,625.00	USD
03/13/14		FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSITS PROGRAM				206,705.52	USD
03/14/14		FDIC INSURED BANK DEPOSITS INTEREST REINVESTED 458997996	INSURED DEPOSITS INTEREST REINVESTED				-22.09	USD
03/17/14		FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSITS PROGRAM				6.63	USD
03/19/14		FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSITS PROGRAM				2,000.00	USD
03/21/14		FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSITS PROGRAM				34.72	USD
03/28/14		FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSITS PROGRAM				2,000.00	USD
Total FDIC Insured Bank Deposits - UNITED STATES DOLLAR						0.00	214,349.78	
Total Value of Transactions						0.00	0.00	USD

The price and quantity displayed may have been rounded.



Client Service Information

Your Client Advisor: TDS

TAZIA SMITH
345 PARK AVENUE 14TH FLOOR
NEW YORK NY 10154

Contact Information

Telephone Number: [REDACTED]

Your Account Information

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Client Advisor for more information.

Important Information and Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.

Page 6 of 8

A0107183CSF30022

DRAB-CUT

Account Number: [REDACTED]
JEPSTEIN VIRGIN ISLANDS

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Seven Years In A Row
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Clearing through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY_GM_00048746
DB-SDNY-0011570

EFTA_00159355

EFTA01291100



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Statement Period: 03/01/2014 - 03/31/2014

Important Information and Disclosures *(continued)*

The Role of Pershing *(continued)*

- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.



TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/BUSINESS_CONTINUITY.HTML
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICIES DISCLOSURES [REGULATION NMS—RULE 607(A)(1)-(2)]

PERSHING SENDS CERTAIN EQUITY ORDERS TO EXCHANGES, ELECTRONIC COMMUNICATION NETWORKS, OR BROKER-DEALERS DURING NORMAL BUSINESS HOURS AND DURING EXTENDED TRADING SESSIONS. CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. IN ADDITION PERSHING MAY EXECUTE CERTAIN EQUITY ORDERS AS PRINCIPAL. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. PERSHING RECEIVES PAYMENTS FOR DIRECTING LISTED OPTIONS ORDER FLOW TO CERTAIN OPTION EXCHANGES. COMPENSATION IS GENERALLY IN THE FORM OF A PER OPTION CONTRACT CASH PAYMENT.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). ON CERTAIN LARGER ORDERS, OR IF THE DESIGNATED MARKET CENTERS DO NOT MAKE A MARKET IN THE SUBJECT SECURITY, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS IN ONE OR MORE MARKET SEGMENTS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Account Number: [REDACTED]
Statement Period: 02/01/2014 - 02/28/2014

J EPSTEIN VIRGIN ISLANDS
FOUNDATION INC
6100 RED HOOK QUARTER B3
ST THOMAS VI 00802

Your Client Advisor:
TAZIA SMITH
[REDACTED]

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$3,016,824.26	\$0.00
Net Cash Deposits and Withdrawals	0.00	3,016,824.26
Adjusted Previous Account Value	3,016,824.26	3,016,824.26
Dividends, Interest and Other Income	23.16	23.16
Total Taxes Withheld	-8.95	-8.95
Ending Account Value	\$3,016,840.47	\$3,016,840.47
Estimated Annual Income	\$23.16	

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
USD Cash, Money Funds, and Bank Deposits ¹	0.00	3,016,824.26	3,016,840.47	100.00%	Your Account is 100% invested in USD Cash, Money Funds, and Bank Deposits.
Account Total	\$0.00	\$3,016,824.26	\$3,016,840.47	100.00%	

¹ The Bank Deposits in your account are FDIC insured bank deposits.
FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
INSURED DEPOSITS PROGRAM				
Account Number: N4G024950 Activity Ending: 02/28/14				
02/01/14	Opening Balance		3,016,824.26	3,016,824.26
02/14/14	Deposit	INTEREST CREDITED APY 0.01%	23.16	3,016,847.42
02/18/14	Withdrawal	WITHDRAWAL Associated Bank NA A/O 02/18 \$250000.00 BB&T A/O 02/18 \$250000.00 Bank of America A/O 02/18 \$250000.00 Citibank N.A. A/O 02/18 \$250000.00 Deutsche Bank Trst Co A/O 02/18 \$766840.47 East West Bank A/O 02/18 \$250000.00 NY Community Bank A/O 02/18 \$250000.00 Texas Capital Bank A/O 02/18 \$250000.00 Union Bank of CA A/O 02/18 \$250000.00 Comenity Bank A/O 02/18 \$250000.00	-6.95	3,016,840.47
02/28/14	Closing Balance			\$3,016,840.47
Total FDIC Insured Bank Deposits				\$3,016,840.47

The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Interest Income				
FDIC Insured Bank Deposits	23.16	0.00	23.16	0.00
Total Dividends, Interest, Income and Expenses	\$23.16	\$0.00	\$23.16	\$0.00





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
 Markets Coverage Group
 Deutsche Bank Securities Inc.
 New York Office
 345 Park Avenue, 26th Floor
 New York, NY 10154
 (855) 288-4095

Statement Period: 02/01/2014 - 02/28/2014

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
Cash, Money Funds, and Bank Deposits 100.00% of Portfolio						
FDIC Insured Bank Deposits						
INSURED DEPOSITS PROGRAM	3,016,840.470	3,016,824.26	3,016,840.47	10.74	23.16	N/A
Total FDIC Insured Bank Deposits		\$3,016,824.26	\$3,016,840.47	\$10.74	\$23.16	
Total Cash, Money Funds, and Bank Deposits		\$3,016,824.26	\$3,016,840.47	\$10.74	\$23.16	
				Accrued Interest	Estimated Annual Income	
Total Portfolio Holdings				\$0.00	\$23.16	

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information.

Federal Deposit Insurance Corporation (FDIC)-Insured Bank Deposits are not protected by Securities Investor Protection Corporation.(SIPC).

For disclosure of rates for DWS money market funds, please visit the DWS Investments website at <https://www.dws-investments.com/EN/products/money-market-funds-yields.jsp>. Please note that all money market funds listed on the website may not be offered through us.

Activity Summary *(All amounts shown are in base currency)*

Credits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Dividends and Interest	\$23.16	\$23.16	Dividends and Interest	\$0.00	\$0.00
Taxes Withheld	\$0.00	\$0.00	Taxes Withheld	-\$6.95	-\$6.95
Cash			Cash		
Deposits	0.00	3,016,824.26	Deposits	0.00	0.00
Total Cash	\$0.00	\$3,016,824.26	Total Cash	\$0.00	\$0.00
FDIC Insured Bank Deposits	\$6.95	\$6.95	FDIC Insured Bank Deposits	-\$23.16	-\$3,016,847.42
Total Credits	\$30.11	\$3,016,854.37	Total Debits	-\$30.11	-\$3,016,854.37

Page 3 of 6

A0119970CSF30015

DBAB-CUT

Account Number: [REDACTED]
 JEPSTEIN VIRGIN ISLANDS

Go paperless
 ASK ABOUT E-DELIVERY



Rated Excellent
 Seven Years In A Row
 DALBAR RATED COMMUNICATIONS
 EXCELLENCE

Clearing through Pershing LLC, a wholly owned subsidiary
 of The Bank of New York Mellon Corporation (BNY Mellon)
 Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY_GM_00048751
 DB-SDNY-0011575

EFTA_00159360

EFTA01291105

Transactions by Type of Activity

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Dividends and Interest							
02/14/14	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED 458997996	INSURED DEPOSITS INTEREST CREDITED				23.16	USD
Total Dividends and Interest - UNITED STATES DOLLAR					0.00	23.16	
Taxes Withheld							
02/14/14	NON-RESIDENT ALIEN TAX 458997996	NRA TAX WITHHELD ON INSURED DEPOSITS INTEREST CREDITED				-6.95	USD
Total Taxes Withheld - UNITED STATES DOLLAR					0.00	-6.95	
FDIC Insured Bank Deposits							
02/14/14	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED 458997996	INSURED DEPOSITS INTEREST REINVESTED				-23.16	USD
02/18/14	FDIC INSURED BANK WITHDRAWAL USD999997	INSURED DEPOSITS PROGRAM				6.95	USD
Total FDIC Insured Bank Deposits - UNITED STATES DOLLAR					0.00	-16.21	
Total Value of Transactions					0.00	0.00	USD

The price and quantity displayed may have been rounded.

Client Service Information

Your Client Advisor: TDS TAZIA SMITH 345 PARK AVENUE 14TH FLOOR NEW YORK NY 10154	Contact Information Telephone Number: [REDACTED]
---	---

Your Account Information

Tax Lot Default Disposition Method Default Method for Mutual Funds: FIRST IN FIRST OUT Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT Default Method for all Other Securities: FIRST IN FIRST OUT
--

Electronic Delivery
You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Client Advisor for more information.





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Statement Period: 02/01/2014 - 02/28/2014

Important Information and Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.

Page 5 of 6

A0119970CSF30015

DBAB-CUT

Account Number: [REDACTED]
JEPSTEIN VIRGIN ISLANDS

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Seven Years In A Row
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Clearing through Pershing LLC, a wholly owned subsidiary of The Bank of New York Mellon Corporation (BNY Mellon) Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY_GM_00048753
DB-SDNY-0011577

EFTA_00159362

EFTA01291107

Important Information and Disclosures (continued)

The Role of Pershing (continued)

- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.





P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Account Number: [REDACTED]
Statement Period: 09/24/2013 - 01/31/2014

J EPSTEIN VIRGIN ISLANDS
FOUNDATION INC
6100 RED HOOK QUARTER B3
ST THOMAS VI 00802

Valuation at a Glance

	This Period	Year-to-Date
Beginning Account Value	\$0.00	\$0.00
Net Cash Deposits and Withdrawals	3,016,824.26	3,016,824.26
Adjusted Previous Account Value	3,016,824.26	3,016,824.26
Ending Account Value	\$3,016,824.26	\$3,016,824.26

Your Client Advisor:
TAZIA SMITH
[REDACTED]

Asset Allocation

	Prior Year-End	Last Period	This Period	% Allocation	
USD Cash, Money Funds, and Bank Deposits ¹	0.00	0.00	3,016,824.26	100.00%	Your Account is 100% invested in USD Cash, Money Funds, and Bank Deposits.
Account Total	\$0.00	\$0.00	\$3,016,824.26	100.00%	

¹ The Bank Deposits in your account are FDIC insured bank deposits.
FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.



FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
INSURED DEPOSITS PROGRAM				
Account Number: N4G024950 Activity Ending: 01/31/14				
09/24/13	Opening Balance		0.00	0.00
01/21/14	Deposit	DEPOSIT	3,016,824.26	3,016,824.26
01/31/14	Closing Balance			\$3,016,824.26
Total FDIC Insured Bank Deposits				\$3,016,824.26

The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	30-Day Yield
Cash, Money Funds, and Bank Deposits 100.00% of Portfolio					
FDIC Insured Bank Deposits					
INSURED DEPOSITS PROGRAM	3,016,824.260	0.00	3,016,824.26	10.74	N/A
Total FDIC Insured Bank Deposits		\$0.00	\$3,016,824.26	\$10.74	
Total Cash, Money Funds, and Bank Deposits		\$0.00	\$3,016,824.26	\$10.74	
		Market Value		Accrued Interest	
Total Portfolio Holdings		\$3,016,824.26		\$0.00	

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your investment professional for additional information.

Federal Deposit Insurance Corporation (FDIC)-Insured Bank Deposits are not protected by Securities Investor Protection Corporation.(SIPC).

For disclosure of rates for DWS money market funds, please visit the DWS Investments website at <https://www.dws-investments.com/EN/products/money-market-funds-yields.jsp>. Please note that all money market funds listed on the website may not be offered through us.



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Statement Period: 09/24/2013 - 01/31/2014

Activity Summary *(All amounts shown are in base currency)*

Credits	This Period	Year-to-Date	Debits	This Period	Year-to-Date
Cash			Cash		
Deposits	3,016,824.26	3,016,824.26	Deposits	0.00	0.00
Total Cash	\$3,016,824.26	\$3,016,824.26	Total Cash	\$0.00	\$0.00
FDIC Insured Bank Deposits	\$0.00	\$0.00	FDIC Insured Bank Deposits	-\$3,016,824.26	-\$3,016,824.26
Total Credits	\$3,016,824.26	\$3,016,824.26	Total Debits	-\$3,016,824.26	-\$3,016,824.26

Transactions by Type of Activity

Process/
Settlement

Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
Cash Withdrawals and Deposits							
01/17/14	FEDERAL FUNDS RECEIVED USD999997	JP MORGAN CHASE BANK 14215				3,016,824.26	USD
Total Cash Withdrawals and Deposits - UNITED STATES DOLLAR						0.00	3,016,824.26
FDIC Insured Bank Deposits							
01/21/14	FDIC INSURED BANK DEPOSIT USD999997	INSURED DEPOSITS PROGRAM				-3,016,824.26	USD
Total FDIC Insured Bank Deposits - UNITED STATES DOLLAR						0.00	-3,016,824.26
Total Value of Transactions						0.00	0.00 USD

The price and quantity displayed may have been rounded.

Client Service Information

Your Client Advisor: TDS	Contact Information
TAZIA SMITH 345 PARK AVENUE 14TH FLOOR NEW YORK NY 10154	Telephone Number: [REDACTED]



Your Account Information

Tax Lot Default Disposition Method

Default Method for Mutual Funds: FIRST IN FIRST OUT

Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT

Default Method for all Other Securities: FIRST IN FIRST OUT

Electronic Delivery

You have not selected any account communications for electronic delivery. To register and turn off paper communications, log in to your account or contact your Client Advisor for more information.

Important Information and Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices have been obtained from sources which we believe to be reliable. Pershing may not use the closing price of the particular exchange or marketplace where your position was purchased as the "Market Price." Securities for which a price is not available are marked "N/A" and are omitted from the Total.

The estimated annual income (EAI) and estimated current yield (ECY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results.

These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/business_continuity.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Foreign Currency Transactions

Pershing may execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/strength_stability.html.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading), to your financial organization and Pershing, within ten days after receipt

Page 4 of 5

A0100291CSF30016

DRAB-CUT

Account Number: [REDACTED]

JEPSTEIN VIRGIN ISLANDS

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
Seven Years In A Row
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Clearing through Pershing LLC, a wholly owned subsidiary
of The Bank of New York Mellon Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

CONFIDENTIAL – PURSUANT TO FED. R. CRIM. P. 6(e)

CONFIDENTIAL

SDNY_GM_00048758

DB-SDNY-0011582

EFTA_00159367

EFTA01291112



P.O. Box 1776, Baltimore MD 21203

Deutsche Bank Private Wealth Management
Markets Coverage Group
Deutsche Bank Securities Inc.
New York Office
345 Park Avenue, 26th Floor
New York, NY 10154
(855) 288-4095

Statement Period: 09/24/2013 - 01/31/2014

Important Information and Disclosures *(continued)*

The Role of Pershing *(continued)*

of this statement. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.

- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC; Legal Department; One Pershing Plaza; Jersey City, New Jersey 07399; (201) 413-3330.

