

Epstein began his financial career in 1976 as an options trader at Bear Stearns and became a partner in 1980. In 1982, Epstein founded his own financial management firm, J. Epstein & Co., managing the assets of clients with more than a billion in net worth. In 1996, Epstein changed the name of his firm to The Financial Trust Company and based it on the island of St. Thomas in the US Virgin Islands. All of his clients were anonymous except for the very wealthy businessman Leslie Wexner. His wealth has come from his days at Bear Stearns and his financial management firms.

For above UBOs with Nationality from Level 3/4 Country, Government Photo ID e.g. Passport/ Driving License required

Ownership must be documented with **Operating Agreements** if this lists a breakdown with along with a percentage of holdings of the Ultimate Beneficial Owners. Also may be done through **Share Register/ Annual Report/ Reliable 3rd party/ Internal Legal Counsel**. ****If there are no such individuals nor entities please provide an email or letterhead with a statement to that effect. The information must be provided by a senior manager, internal counsel, compliance officer, etc. -**

10) Settlement Instructions (Full DTC instructions needed for account opening coming directly from the client) –

11) Products that Account is interested in trading -

*****Please keep in mind depending on the Entity Type of the Account, additional documentation or due diligence may be required from TMG QA**

Confidential