

Account Number: N4G-024950  
Statement Period: 07/01/2014 - 07/31/2014  
J EPSTEIN VIRGIN ISLANDS  
FOUNDATION INC  
6100 RED HOOK QUARTER B3  
ST THOMAS VI 00802  
Valuation at a Glance  
Beginning Account Value  
Net Cash Deposits and Withdrawals  
Adjusted Previous Account Value  
Dividends, Interest and Other Income  
Total Taxes Withheld  
Ending Account Value  
Estimated Annual Income  
Your Client Advisor:  
TAZIA SMITH

Commission Amount:

\$0.00

This Period

\$2,545,872.69

-3,400.00

2,542,472.69

64.85

-19.46

\$2,542,518.08

\$291.87

Year-to-Date

\$0.00

2,542,350.29

2,542,350.29

255.36

-87.57

\$2,542,518.08

Asset Allocation

USD Cash, Money Funds, and Bank Deposits

Account Total

Prior Year-End

0.00

\$0.00

Last Period

2,545,872.69

\$2,545,872.69

2,542,518.08

This Period % Allocation

100.00%

\$2,542,518.08

100.00%

Your Account is 100% invested in USD Cash, Money Funds, and Bank Deposits.

Page 1 of 6

A0098115CSF30017

Money Market Fund Detail

Date

Activity Type

Sweep Money Market Fund

DWS GOVERNMENT CASH INSTL

Account Number: 0000001493 Current Yield: 0.03% Activity Ending: 07/31/14

07/01/14

07/01/14

07/24/14

07/31/14

07/31/14

Opening Balance

Withdrawal

Withdrawal

Deposit

Closing Balance

Total All Money Market Funds

Income and Expense Summary

Dividend Income

Money Market

Interest Income

Credit Interest

FDIC Insured Bank Deposits

Total Dividends, Interest, Income and Expenses

Portfolio Holdings

Description

Money Market

DWS GOVERNMENT CASH INSTL

Total Money Market

FDIC Insured Bank Deposits

INSURED DEPOSITS PROGRAM

Total FDIC Insured Bank Deposits

Total Cash, Money Funds, and Bank Deposits

2,542,537.540

2,545,892.41

\$2,545,892.41

0.00

\$0.00

\$2,545,872.69

2,542,537.54

\$2,542,537.54

0.00

\$0.00

\$2,542,518.08

0.00

\$0.00

0.00

\$0.00

\$0.00

219.12 0.03%

\$219.12

72.75  
 \$72.75  
 \$291.87  
 N/A  
 Current Period  
 Taxable  
 64.85  
 0.00  
 0.00  
 \$64.85  
 Year-to-Date  
 Non Taxable  
 0.00  
 0.00  
 0.00  
 \$0.00  
 Taxable  
 219.12  
 0.00  
 72.75  
 \$291.87  
 Non Taxable  
 0.00  
 -36.51  
 0.00  
 -\$36.51  
 MONEY FUND REDEMPTION  
 MONEY FUND REDEMPTION  
 INCOME REINVEST  
 2,545,892.41  
 -19.72  
 -3,400.00  
 64.85  
 2,545,892.41  
 2,545,872.69  
 2,542,472.69  
 2,542,537.54  
 \$2,542,537.54  
 \$2,542,537.54  
 Description  
 Amount  
 Balance  
 Quantity  
 Cash, Money Funds, and Bank Deposits 100.00% of Portfolio  
 Cash Balance  
 Opening  
 Balance  
 Closing  
 Balance  
 -19.72  
 -19.46

Accrued  
Income  
Income  
This Year  
30-Day  
Yield

Page 2 of 6

A0098115CSF30017

Account Number: N4G-024950

J EPSTEIN VIRGIN ISLANDS

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

Portfolio Holdings (continued)

Market Value

Total Portfolio Holdings

Messages

\$2,542,518.08

Accrued

Interest

\$0.00

Estimated

Annual Income

\$291.87

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

Dividends and Interest

Taxes Withheld

Cash

Withdrawals

Deposits

Total Cash

FDIC Insured Bank Deposits

Money Market Funds

Total Credits

This Period

\$64.85

\$0.00

0.00  
0.00  
\$0.00  
\$0.00  
\$3,419.72  
\$3,484.57  
Year-to-Date  
\$291.87  
\$0.00  
0.00  
3,016,824.26  
\$3,016,824.26  
\$3,016,892.48  
\$220,439.73  
\$6,254,448.34  
Debits  
Dividends and Interest  
Taxes Withheld  
Cash  
Withdrawals  
Deposits  
Total Cash  
FDIC Insured Bank Deposits  
Money Market Funds  
Total Debits  
This Period  
\$0.00  
-\$19.46  
-3,400.00  
0.00  
-\$3,400.00  
\$0.00  
-\$64.85  
-\$3,484.31  
Year-to-Date  
-\$36.51  
-\$87.57  
-474,473.97  
0.00  
-\$474,473.97  
-\$3,016,892.48  
-\$2,762,977.27  
-\$6,254,467.80  
Page 3 of 6  
A0098115CSF30017  
Account Number: N4G-024950  
J EPSTEIN VIRGIN ISLANDS

Transactions by Type of Activity

Process/  
Settlement  
Date

Activity Type

Dividends and Interest

07/31/14

MONEY MARKET FUND

INCOME RECEIVED

233993682

Total Dividends and Interest - UNITED STATES DOLLAR

Taxes Withheld

07/31/14

NON-RESIDENT ALIEN TAX

233993682

Total Taxes Withheld - UNITED STATES DOLLAR

Cash Withdrawals and Deposits

07/24/14

Money Market Funds

07/01/14

07/24/14

07/31/14

FEDERAL FUNDS SENT

USD999997

MONEY FUND REDEMPTION

USD999997

MONEY FUND REDEMPTION

USD999997

MONEY MARKET FUND

REINVESTMENT

233993682

Total Money Market Funds - UNITED STATES DOLLAR

Total Value of Transactions

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

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.

Page 4 of 6

A0098115CSF30017

Account Number: N4G-024950  
J EPSTEIN VIRGIN ISLANDS  
FAIRWINDS CREDIT UNI  
Total Cash Withdrawals and Deposits - UNITED STATES DOLLAR  
DWS GOVT CASH INSTL  
DWS GOVT CASH INSTL  
DWS GOVT CASH INSTL INCOME REINVESTED  
0.00  
0.00  
0.00  
NRA TAX WITHHELD ON DWS GOVT CASH INSTL  
0.00  
Description  
Quantity  
DWS GOVT CASH INSTL  
0.00  
Price  
Accrued Interest  
Amount Currency  
64.85 USD  
64.85  
-19.46 USD  
-19.46  
-3,400.00 USD  
-3,400.00  
19.72 USD  
3,400.00 USD  
-64.85 USD  
3,354.87  
0.26 USD  
Contact Information  
Telephone Number: (212) 454-2889

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](http://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

Account Number: N4G-024950  
J EPSTEIN VIRGIN ISLANDS

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](http://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.

Page 6 of 6

A0098115CSF30017

Account Number: N4G-024950

J EPSTEIN VIRGIN ISLANDS