D. Agreement

I have read, understand and agree to this application and either the General Terms for Accounts and Services and the applicable or, for Commercial Checking only, the Account Terms (in each case, our "Agreement"). The Agreement, with amendments from time to time, generally will apply to any future account, product or service that we agree upon orally, electronically or otherwise, although certain accounts, products or services may require additional documentation. This Agreement (including this application) is a security agreement under Article 9 of the Uniform Commercial Code, as amended from time to time. I have read and consent to the terms of J.P. Morgan's Private Bank and Private Wealth Management Privacy Notice, including the manner in which my information is received and used, and that upon opening an account with J.P. Morgan's Private Bank or Private Wealth Management (together described as the "Private Banking Business" in the Notice) my information will be used by one or more members of the Private Banking Business' family of companies (as listed in the Notice) in order to make available to me the products and services available through the Private Banking Business.

E. Signature

All authorized signers are required to sign below unless the entity's governing documents permit otherwise. **Please note:** any changes not initialed by you, or any information that remains missing on these forms will cause a delay in opening your account and may require us to send the application back to you.

Signature	Date	Print Name
	5/15/2012	Jeffrey Epstein

Confidential Treatment Requested by
JPMorgan Chase
CONFIDENTIAL