

Which country(ies) is(are) the Client's primary Source of Wealth or Income derived?	UNITED STATES
Is this an Operating Company?	No
Total Net Worth \$	300000000.00
What was the total net worth based on?	Other
a. Please describe:	Accounts held at JPM; knowledge of ownership of certain assets; public articles
Is this client a Professional Service Provider acting as a financial intermediary (Gatekeeper/Financial Liaison), with assets held on behalf of one or more unidentified underlying clients unknown to the bank?	No
Is this entity a Private Equity Fund (Venture Capital Fund or Leveraged Buyout)?	No
Is this a Hedge Fund? (Pooled investment vehicles (often partnerships) that primarily invest financial capital of third party investors in enterprises that are too risky for the standard capital markets or bank loans.)	No
Is this a Cash Intensive business? (Cash-intensive businesses/entities exist in various industry sectors and include, but are not limited to convenience stores, grocery stores, restaurants, bars, retail stores, liquor stores, cigarette distributors, privately owned ATMs, vending machine operators and parking garage operators.)	No
Is this entity any of the following business types?	aa. None of the above
Is the Entity a Personal Holding Company (PHC) or Personal Investment Company (PIC) located in an offshore jurisdiction?	No

Business Case	
Please specify why you are comfortable with this client given the identified risk factor(s). Your answer is your "business case" and should detail all mitigating factors.	Long term client of the PB, well known to senior management and relationship monitored closely with regular reviews. No material events or developments over past twelve months.
Provide client history/detail, including when the relationship was established, how it came to be in PB/PWM, client's association with other JPM LOBS, etc.	Jeffrey Epstein has been a client of the PB for over 10 years. Jeffrey's felony offense is well documented and he completed his sentence and probation two yers ago. No material developments or issues with client relationship over past twelve months.
Client known to whom (JPMorgan employees), how well, and how long:	Integrated team, sr. management. Well developed dialogue with client.
Overall PB/PWM relationship size and type of accounts:	Jeffrey maintains a brokerage relationship across entities >\$100 million and also maintain checking accounts for personal and business purposes.
Is this a shared client, what other LOB has a relationship with the client? Provide relationship manager name (if known), client of other LOB since (date), and relationship size?	No, as of now Jeffrey works with the Private Bank.
When was the last time you met the client? What was the reason for the meeting?	May 2012, investments/estate planning.
Describe any significant changes in the client's information or material events that may have occurred over the last year (Examples: address changes, change in authorized persons on accounts, change in account type, change in business, change in net worth, etc.).	Nothing material to note.
Cash Activity: Summarize client cash activity during the period reviewed and explain the purpose / use of the funds:	Jeffrey travels extensively onseas and on occasion pays cash for fuel.
Wire Activity: Summarize client wire activity during the period reviewed and explain the purpose / use of the funds, including any international/cross border wires:	nothing additional to note.
Before answering the following question please review the Annual Account History Activity Summary Report that has been attached in the Summary tab. Did the actual transaction activity appear reasonable, normal, and expected for the type of business or industry in which the client engages?	Yes
Was the nature, value, and volume of actual transaction activity consistent with expected transaction activity?	Yes
Was any unusual or potentially suspicious transaction activity detected?	Yes
If yes, explain:	Large cash withdrawals but discussion with cleitn revealed for fuel purchases.
Additional Comments	N/A

Expected Activity		
Deposit Account(s)		
Transaction Types	Expected Activity Levels	Anticipated Dollar Amount Totals per Month
Cash Deposits		
Cash Withdrawals	Low (1-10)	\$10,000 TO \$50,000
Check Deposits		
Checks Paid	Low (1-10)	\$10,000 TO \$50,000
Incoming Wires (Domestic)		
Outgoing Wires (Domestic)		
Incoming Wires (International)		
Outgoing Wires (International)		