

Identification			
Withholding Federal Status	Domestic Certified	Withholding SSN/TIN Certification Date	05/24/2012
		SSN/TIN/EIN	[REDACTED]
Form of government issued identification obtained for the files	Drivers License		
Primary Identification Number	[REDACTED]	Issued By	VIRGIN ISLANDS, U.S.
Date Issued	01/15/2010	Expiration Date	01/20/2015

Introduction and Wealth	
Introduction Type	Existing JPMorgan Client - Inside LOB
Net Worth of client(\$)	500,000,000.00

Additional Party Information	
No additional parties available at this time	

Introduction	
Form of government issued identification obtained for the files ?	Drivers License
Has an employee of JP Morgan Wealth Management met the client in person?	Yes
What independent background check, in addition to the Global Corporate Security ("GCS") background check, has been carried out? Check all that apply and provide the date in which the background check was conducted. (at least 1 must be selected)	JPMC Network
JPMC Network Date	05/09/2012
JPMC Network Comments	<p>Jeffrey Epstein is an existing client of PB. He is an active brokerage client across asset classes currently covered by the Firm's GIO desk. Jeffrey Epstein has been an investment advisor for numerous high net worth clients and also a personal investor. Jeffrey is very accessible and well known to the team. We have advised him on investments as well as estate planning opportunities. Jeffrey has continues to be well connected across business channels.</p> <p>Epstein is well known to several JPM PB employees and senior management including Jes Staley. The purpose of this DDR is to refresh our due diligence on Mr. Epstein. Mr. Epstein was convicted of a felony charge in 2008. Jes Staley conferred with Stephen Cutler and the decision was made to keep Mr. Epstein as a PB client. Mr. Epstein completed his sentence and probation in 2010. The relationship has been reviewed with senior management and compliance/legal on a few occasions over the past year as news stories of Jeffrey's past are picked up. No new claims or stories have surfaced recently.</p>

Politically Exposed Person	
Is the client a current or former Senior United States or Non-USA Official / also known as a Politically Exposed Person (PEP), related to a PEP, or closely associated with a PEP?	No

Source of Wealth/Financial Information	
Source of Wealth- Identify the clients source of wealth from the following list of options	Other
<input checked="" type="checkbox"/> Which country(ies) is(are) the Clients primary Source of Wealth or Income derived?	VIRGIN ISLANDS, U.S.
Provide detailed and specific information.	Epstein managed money for numerous high net worth families and has been an active investor himself.
Client Net Worth \$	500000000.00
Documentation/Information obtained to confirm stated net worth of Client:	Financial Statements

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 staff and relationship monitored closely with regular reviews. No materials events or developments to note over past twelve months.