



JEFFREY EPSTEIN ACCT. [REDACTED]

For the Period 1/1/11 to 1/31/11

Client News

\$250,000 limit on FDIC insurance generally represents the aggregate coverage available to an individual for all deposit accounts held in a custodial capacity on the individual's behalf at any particular insured financial institution. If the combined balances of my Deposit Sweep and any other single ownership categories that I have with the same bank exceeds \$250,000, my total FDIC coverage for all single ownership categories with the same bank will be limited to \$250,000, but if I have funds in a different insured depository Morgan Affiliate, those funds will be covered separately. Funds in a Deposit Sweep in excess of \$250,000 will be uninsured.

J.P.Morgan

Page 2 of 9