

For the Period 12/1/10 to 12/31/10

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Please review your statements promptly and report any discrepancies immediately to an account officer whose name appears on the contact page of these statements.

The JPMorgan Funds or The JPMorgan Institutional Funds or The American Century Funds

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Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-Registered Investment Advisor, the Private Bank of J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.

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