SOUTHERN TRUST COMPANY, INC
6100 RED HOOK QUARTER, B3
ST. THOMAS 00802
VIRGIN ISLANDS (U.S.)

For the Period 9/1/13 to 9/30/13
Account Summary
Account
Number
Investment Account(s)
SOUTHERN TRUST COMPANY, INC
SOUTHERN TRUST COMPANY, INC
Total Value
[redacted] [1]
[redacted] [2]
Beginning Net
Market Value
5,462,545.82
0.00
$5,462,545.82
Ending Net
Market Value
4,860,273.12
0.00
$4,860,273.12
This account summary is provided for informational purposes and includes assets at different entities.
(1) Assets held at JPMorgan Chase Bank, N.A., member Federal Deposit Insurance Corporation ("FDIC"), except for exchangelisted options, which are held at JPMorgan Clearing Corporation ("JPMCC"). The Asset Account Statement reflects brokerage transactions executed through J.P. Morgan Securities LLC ("JPMS"), see "Portfolio Activity Detail". Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMCC, a wholly owned subsidiary of JPMS. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.
(2) Assets held in Margin Account at JPMCC, member Financial Regulatory Authority ("FINRA") and Securities Insurance Protection Corporation ("SIPC"). The Margin Account Statement reflects brokerage transactions executed by JPMS, see "Portfolio Activity Detail". Such transactions are cleared and carried through JPMCC.
Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).
Change
In Value
(602,272.70)
0.00
($602,272.70)
Start on
Page
4
13
Client News
J.P. Morgan Securities LLC's (JPMS LLC) and
J.P. Morgan Clearing Corp.'s (JPMCC) Net Capital

and Net Capital Requirements
At June 30, 2013, JPMS LLC's net capital of $13.8 billion exceeded the minimum regulatory net capital requirement of $1.8 billion by $12.0 billion. JPMCC's net capital of $6.7 billion was approximately 7.9% of aggregate debit items and exceeded the minimum regulatory net capital requirement of $1.7 billion by $5.0 billion.
Complete copies of JPMS LLC's and JPMCC's individual unaudited Statement of Financial Condition may be obtained, at no cost, by accessing:
http://investor.shareholder.com/jpmorganchase/financialcondition.cfm
Additionally,
you may call 1-866-576-1300 to request a hard copy of the statement.
0000007990.15.0.15.00001.SOUTHAF.20131002

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For the Period 9/1/13 to 9/30/13
Consolidated Summary
INVESTMENT ACCOUNTS
Asset Allocation
Equity
Cash & Fixed Income
Market Value
Accruals
Market Value with Accruals
Beginning
Market Value
1,533,870.00
3,872,477.00
$5,406,347.00
56,198.82
$5,462,545.82
Ending
Market Value
1,526,460.00
3,333,804.05
$4,860,264.05
9.07
$4,860,273.12
Change
In Value
(7,410.00)
(538,672.95)
($546,082.95)
(56,189.75)
($602,272.70)
Equity
Estimated
120,840.00
166.54
Current
Annual Income Allocation
31%
69%
$121,006.54
100%
Cash &
Fixed Income
Asset Allocation
Current
Portfolio Activity
Beginning Market Value
Net Contributions/Withdrawals
Income & Distributions
Change in Investment Value
Ending Market Value
Accruals

Market Value with Accruals
Period Value
5,406,347.00
(820,000.00)
25,727.05
248,190.00
$4,860,264.05
9.07
$4,860,273.12
Year-to-Date
Value
0.00
5,180,000.00
81,100.58
(400,836.53)
$4,860,264.05
9.07
$4,860,273.12

This Consolidated Summary shows all of your investments at J.P. Morgan other than investments we hold in trust for you. These investments may be held in custody or investment
management account at JPMorgan Chase Bank, N.A. (the "Bank") or in a brokerage or margin account at J.P. Morgan Clearing Corp. ("JPMCC"). Brokerage and margin accounts are
non-discretionary and all investment decisions are made by the client. J.P. Morgan Securities LLC ("JPMS") does not provide advice on asset allocation or investment management
services, nor do its personnel take discretion over any client accounts. Such advice and services are provided exclusively by the Bank.

For the Period 9/1/13 to 9/30/13
Consolidated Summary
INVESTMENT ACCOUNT(S) YEAR-TO-DATE
Portfolio Activity
SOUTHERN TRUST COMPANY, INC
Income Summary
SOUTHERN TRUST COMPANY, INC
Account
Number
[redacted]
Beginning
Market Value
0.00
Account
Number
[redacted]
Net Contributions/
Withdrawals
5,180,000.00
Income
81,100.58
[1]Unrealized Gain/Loss represents data from the time of account inception to the current statement period.
Income
Other Income
& Receipts
Income &
Distributions
81,100.58
Change in
Investment Value
(400,836.53)
Realized Gain/Loss
Short-term
(125,716.53)
Long-term
Ending Market Value
with Accruals
4,860,273.12
Unrealized
Gain/Loss[1]
(295,120.00)
CONTINUED

JPMorgan Chase Bank, N.A.
270 Park Avenue, New York, NY 10017-2014
SOUTHERN TRUST COMPANY, INC ACCT. [redacted]
For the Period 9/1/13 to 9/30/13
Asset Account
J.P. Morgan Team
William Sheridan
Justin Nelson
Paul Barrett
Janet Young
Gina Magliocco
Jason Grosse
Online access
Banker
Banker
Investment Specialist
Client Service Team
Client Service Team
Client Service Team
www.jpmorganonline.com
Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).
212/464-1321
203/629-3124
212/622-2770
800/634-1318

Table of Contents

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SOUTHERN TRUST COMPANY, INC ACCT. [redacted]
For the Period 9/1/13 to 9/30/13
Account Summary
Asset Allocation
Equity
Cash & Fixed Income
Market Value
Accruals
Market Value with Accruals
Beginning
Market Value
1,533,870.00
3,872,477.00
$5,406,347.00
56,198.82
$5,462,545.82
Ending
Market Value
1,526,460.00
3,333,804.05
$4,860,264.05
9.07
$4,860,273.12
Current
Portfolio Activity
Beginning Market Value
Contributions
Withdrawals & Fees
Securities Transferred Out
Net Contributions/Withdrawals
Income & Distributions
Change In Investment Value
Ending Market Value
Accruals
Market Value with Accruals
(1,820,000.00)
($820,000.00)
25,727.05
248,190.00
$4,860,264.05
9.07
$4,860,273.12
Period Value
5,406,347.00
1,000,000.00
Change
In Value
(7,410.00)
(538,672.95)
($546,082.95)
(56,189.75)

($602,272.70)
Equity
Year-to-Date
Value
0.00
7,200,000.00
(200,000.00)
(1,820,000.00)
$5,180,000.00
81,100.58
(400,836.53)
$4,860,264.05
9.07
$4,860,273.12
Cash &
Fixed Income
Estimated
120,840.00
166.54
Current
Annual Income Allocation
31%
69%
$121,006.54
100%
Asset Allocation

SOUTHERN TRUST COMPANY, INC ACCT. [redacted]
For the Period 9/1/13 to 9/30/13
Account Summary
Income Summary
Domestic Dividends/Distributions
Interest Income
Accrued Interest Current Year
Income
CONTINUED
Current
Period Value
65,171.49
(39,444.44)
$25,727.05
Year-to-Date
Value
30,281.25
150,236.00
(99,416.67)
$81,100.58
Unrealized Gain/Loss
To-Date Value
($295,120.00)
ST Realized Gain/Loss
Realized Gain/Loss
Current
Period Value
(120,000.00)
($120,000.00)
Year-to-Date
Value
(125,716.53)
($125,716.53)
Cost Summary
Equity
Cash & Fixed Income
Total
3,665,404.05
Cost
1,489,980.00
$5,155,384.05

SOUTHERN TRUST COMPANY, INC ACCT. [redacted]
For the Period 9/1/13 to 9/30/13
Equity Summary
Asset Categories
Preferred Stocks
Beginning
Market Value
1,533,870.00
Ending
Market Value
1,526,460.00
Change
In Value
(7,410.00)
Current
Allocation
31%
Current
Market Value/Cost
Market Value
Cost
Unrealized Gain/Loss
Estimated Annual Income
Yield
Equity Detail
Price
Preferred Stocks
ALLY FINANCIAL INC
8 1/2% PFD
02005N-30-8 ALLYPB NA /CAA
Quantity
Value
Adjusted Cost
Original Cost
Unrealized
Gain/Loss
Est. Annual Inc.
Accrued Div.
Yield
Period Value
1,526,460.00
1,489,980.00
36,480.00
120,840.00
7.91%
26.78
57,000.000
1,526,460.00
1,489,980.00
36,480.00
120,840.00

7.92%

SOUTHERN TRUST COMPANY, INC ACCT. [redacted]
For the Period 9/1/13 to 9/30/13
Cash & Fixed Income Summary
Beginning
Asset Categories
Cash
Non-US Fixed Income
Complementary Structured Strategies
Total Value
Market Value/Cost
Market Value
Cost
Unrealized Gain/Loss
Estimated Annual Income
Accrued Interest
Yield
SUMMARY BY MATURITY
[1]
Cash & Fixed Income
0-6 months
6-12 months[1]
Total Value
[1]
Market Value
574,677.00
1,799,800.00
1,498,000.00
$3,872,477.00
Ending
Market Value
1,665,404.05
0.00
1,668,400.00
$3,333,804.05
Current
Period Value
3,333,804.05
3,665,404.05
(331,600.00)
166.54
9.07
Cash & Fixed Income as a percentage of your portfolio - 69 %
SUMMARY BY TYPE
Market
Value
2,487,404.05
846,400.00
$3,333,804.05
% of Bond
Portfolio
75%

25%
100%
The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.
Cash & Fixed Income
Cash
Complementary Structure
Total Value
Market
Value
1,665,404.05
1,668,400.00
$3,333,804.05
% of Bond
Portfolio
49%
51%
100%
Cash
Change
In Value
1,090,727.05
(1,799,800.00)
170,400.00
($538,672.95)
Current
Allocation
34%
35%
69%
Asset Categories
Complementary Structured
Strategies

SOUTHERN TRUST COMPANY, INC ACCT. [redacted]
For the Period 9/1/13 to 9/30/13
Note:
[1]
This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest
is left in the account.
Cash & Fixed Income Detail
Price
Cash
US DOLLAR
1.00
1,665,404.05
1,665,404.05
1,665,404.05
166.54
9.07
Complementary Structured Strategies
HSBC BRL STEP UP NOTE 3/27/14
LNKD TO BRL VS USD
85%BARRIER- 5%CPN-28.5% MXRTRN
3/13/13; INITIAL STRIKE: 1.9619
40432X-D3-2
HSBC BRL STEP UP NOTE 4/21/14
LNKD TO BRL VS USD
85%BARRIER- 5%CPN-28.5% MXRTRN
4/5/13 INITIAL STRIKE: 2.0035
40432X-E5-6
Total Complementary Structured Strategies
$1,668,400.00
$2,000,000.00
($331,600.00)
$0.00
0.00%
84.64
1,000,000.00
846,400.00
1,000,000.00
(153,600.00)
0.01% [1]
Quantity
Value
Adjusted Cost
Original Cost
Unrealized
Gain/Loss
Est. Annual Income
Accrued Interest
Yield
82.20

1,000,000.00
822,000.00
1,000,000.00
(178,000.00)

SOUTHERN TRUST COMPANY, INC ACCT. [redacted]
For the Period 9/1/13 to 9/30/13
Portfolio Activity Summary
Beginning Cash Balance
Transactions
INFLOWS
Income
Contributions
Total Inflows
OUTFLOWS **
Total Outflows
Withdrawals
$0.00
TRADE ACTIVITY
Settled Sales/Maturities/Redemptions
Settled Securities Purchased
Total Trade Activity
Ending Cash Balance
1,865,000.00
(1,800,000.00)
$65,000.00
$1,665,404.05
* Year to date information is calculated on a calendar year basis.
** Your account's standing instructions use a HIGH COST method for relieving assets
from your position
4,511,368.47
(9,927,065.00)
($5,415,696.53)
-Current
Period
Value
574,677.00
25,727.05
1,000,000.00
$1,025,727.05
Year-To-Date
Value*
-81,100.58
7,200,000.00
$7,281,100.58
(200,000.00)
($200,000.00)
Current
Securities
Transferred In/Out
Securities Transferred Out
Period Value
(1,820,000.00)
Year-To-Date
Value*

(1,820,000.00)

SOUTHERN TRUST COMPANY, INC ACCT. [redacted]
For the Period 9/1/13 to 9/30/13
Portfolio Activity Detail
INFLOWS & OUTFLOWS
Type
Settle Date Selection Method
Income
9/3
9/20
9/20
Interest Income
Accrued Int Paid
Accrued Int Recd
Total Income
Type
Settle Date Selection Method
Contributions
9/16
Misc Credit
Description
FEDWIRE CREDIT VIA: CITIBANK N.A./021000089
B/O: STEVEN J SINOFSKY 715 2ND AVE APT
1503SEATTLEWA98104 REF: CHASE
NYC/CTR/BNF=SOUTHERN TRUST COMPANY INC ST
THOMAS VIRGIN ISLANDS BRITISH
00/AC-000000032896 RFB=O/B CITIBANK NYC
BBI=/CHGS/USD0,00IMAD: 0916B1Q8021C017019 TRN:
2333209259FF
Quantity
Cost
Description
DEPOSIT SWEEP INTEREST FOR 08/01/13 - 08/31/13
@ .01% RATE ON AVG COLLECTED BALANCE OF
$561,001.59 AS OF 09/01/13
PETROLEOS DE VENEZUELA S 5% OCT 28 2015 DTD
10/28/2009 HELD BY EUROCLEAR ISIN XS0460546525
SEDOL B5BQGP8 (ID: 71668A-9B-9)
PETROLEOS DE VENEZUELA S 8 1/2% NOV 02 2017 DTD
10/29/2010 HELD BY EUROCLEAR ISIN USP7807HAK16
SEDOL B5SC0L3 (ID: 716550-9A-8)
$25,727.05
2,000,000.000
0.033
65,166.67
2,000,000.000
0.00
0.02
(39,444.44)
Quantity
Cost
Per Unit

Amount
Amount
4.82
Amount
1,000,000.00

SOUTHERN TRUST COMPANY, INC ACCT. [redacted]
For the Period 9/1/13 to 9/30/13
SECURITIES TRANSFERRED IN/OUT
Notes:
Settle Date Selection Method
Securities Transferred Out
9/25
Free Delivery
Description
PETROLEOS DE VENEZUELA S 5% OCT 28 2015 DTD
10/28/2009 HELD BY EUROCLEAR ISIN XS0460546525
SEDOL B5BQGP8 (ID: 71668A-9B-9)
TRADE ACTIVITY
Note:
Trade Date
Settle Date
9/17
9/20
* Transaction Market Value is representative of the prior trading day's market value. This is for informational purposes only and is not to be used for any financial or tax
purposes. The Transaction Market Value shown is in USD.
Type
Quantity
Cost
(2,000,000.000)
1,800,000.00
Transaction
Market Value *
(1,820,000.00)
S indicates Short Term Realized Gain/Loss
Type
Selection Method Description
Settled Sales/Maturities/Redemptions
Sale
High Cost
Quantity
PETROLEOS DE VENEZUELA S 8 1/2% NOV 02 2017 DTD (2,000,000.000)
10/29/2010 HELD BY EUROCLEAR ISIN USP7807HAK16
SEDOL B5SC0L3 (ID: 716550-9A-8)
Per Unit
Amount
93.25
Proceeds
1,865,000.00
Cost
(1,985,000.00)
Realized
Gain/Loss
(120,000.00) S
Trade Date

Settle Date
Type
Description
Settled Securities Purchased
9/17
Purchase
9/20
PETROLEOS DE VENEZUELA S 5% OCT 28 2015 DTD
10/28/2009 HELD BY EUROCLEAR ISIN XS0460546525
SEDOL B5BQGP8 (ID: 71668A-9B-9)
Account [redacted] Page 9 of 9
Consolidated Statement Page 12
Quantity
2,000,000.000
Per Unit
Amount
90.00
Market Cost
(1,800,000.00)

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J.P. Morgan Securities LLC
SOUTHERN TRUST COMPANY, INC
383 Madison Avenue, New York, NY 10179
ACCT. [redacted]
For the Period 9/1/13 to 9/30/13
Margin Account
J.P. Morgan Team
William Sheridan
Justin Nelson
Paul Barrett
Janet Young
Gina Magliocco
Jason Grosse
Online access
Banker
Banker
Investment Specialist
Client Service Team
Client Service Team
Client Service Team
www.jpmorganonline.com
Transactions cleared and carried through J.P. Morgan Clearing Corp. - Three Chase Metrotech Center, Brooklyn, NY 11245-0001,
(347) 643-2578
No market value or activity to report during this period
Please see disclosures located at the end of this statement package for important information relating to each J.P.Morgan account(s).
[redacted]

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For the Period 9/1/13 to 9/30/13

For your convenience we have combined statement(s) for activity you conduct through J.P. Morgan in one package. Below are important disclosures relating to these different accounts.

These statements may relate to various account types. Some of the disclosures are applicable to all of your accounts. For ease of reference the disclosures applicable to a particular type of account have been grouped together by descriptive headers.

IMPORTANT GENERAL INFORMATION APPLICABLE TO ALL OF YOUR ACCOUNT(S)

Important Information about Pricing ,Valuations, Estimated Annual Income, and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for the exclusive use of the client. The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.

Important information regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced".

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

In cases where we are unable to obtain a current market value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced". Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "unpriced".

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

To the extent applicable, please note the following regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

Offshore Deposits - London and Nassau

For the Period 9/1/13 to 9/30/13
Deposits in Foreign Branches are not insured by the FDIC or any other Agency of the Federal Government; amounts in such foreign accounts do not have the benefit of any domestic
preference applicable to U.S Banks; certain Foreign accounts are considered reportable to the Internal Revenue Service on a Report of Foreign Bank and Financial Accounts (TD F
90-22.1).
Bank products and services are offered through JPMorgan Chase Bank, N.A. ("JPMCB") and its banking affiliates. Securities are offered by J.P.Morgan Securities LLC ("JPMS") and, to the extent
noted below, cleared through J.P. Morgan Clearing Corp. ("JPMCC").
Neither JPMS, nor JPMCC is a bank and are each separate legal entities from its bank or thrift affiliates.
Investment Products: Not FDIC Insured
-No Bank Guarantee -May Lose Value
Fund manager disclosure information available upon request
If you have an investment account that is managed by an SEC-Registered Investment Advisor, J.P. Morgan will provide a copy of the advisor's Form ADV II or brochure upon written request.
These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion,
or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.
Please take the steps indicated below if you think statement(s) are incorrect or contact your J.P.Morgan team if you require additional information about a transaction on your
statement(s).
IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)
Your Asset Account consists of a bank account that custodies assets linked to a brokerage account through which securities transactions are executed. As a result, the Asset Account statement(s) reflect
brokerage transactions executed through JPMS but (except for exchange listed options) held in custody at JPMCB. Securities purchased or sold through JPMS in U.S. markets (other then mutual
funds) are cleared through an affiliate of JPMS, in non-U.S. markets securities are cleared through JPMS. Positions in exchange-listed options are held by JPMCC. For your convenience, however,
positions in exchange-listed options are presented in Asset Account statement(s) together with other assets held in such account(s). All pertinent information about your settled and pending purchases
and sales effected through your JPMS account during the period covered by these statement(s), is summarized in the "Trade Activity" portion of the statement(s).
In Case of Other Errors or Questions About Your Asset Account Statement(s)
Please review your statement(s) and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, unaccounted cash positions,

improper payments or transfers in writing to both the introducing broker, JPMS and the clearing firm, JPMCC at the addresses shown on your statement(s). Any oral communication should be
re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your J.P.Morgan team.
In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and
explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about. We must receive your written communication no later than 30
days after the statement on which the error or problem appeared is sent or made available. If you do not so notify us, you agree that the statement activity and account balance(s) are correct.
JPMCC and JPMS are members of the Securities Investor Protection Corp ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange
Commission. Securities and cash held for a customer at JPMCC are protected by SIPC up to $500,000 per customer, which includes up to $250,000 of protection for cash. SIPC does not protect
against losses from fluctuations in the value of the securities. Assets held in custody by JPMCB are not subject to SIPC. You may obtain information about SIPC, including the SIPC Brochure, on their
website, at "www.sipc.org" or by contacting them at (202) 371-8300.
In Case of Errors or Questions About Your Electronic Transfers.

For the Period 9/1/13 to 9/30/13
Contact your J.P. Morgan Team at one of the telephone numbers on the front of your statements or write us at J.P. Morgan, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.
In Case of Errors or Questions About Non-Electronic Transfers (Checks or Deposits)
Contact JPMorgan Chase Bank, N.A. ("JPMCB") Member FDIC immediately if a statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.
Deposit products and services are offered by JPMCB Member FDIC.
You must promptly advise your J.P.Morgan representative of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan representative will consider the information currently in its files to be complete and accurate.
With reference to JPMS and JPMCC: A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.
You should have received (or have made available to you) separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished or have made available to you. Upon written request, JPMS will promptly supply you with the latest information.
IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR MARGIN ACCOUNT(S)
All positions in your Margin Account Portfolio(s) are held in custody at J.P. Morgan Clearing Corp. ("JPMCC"), Three Chase Metrotech Center, Brooklyn, NY 11245-001, (347) 643-2578.

If you have a margin account as permitted by law we may use certain securities in such account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith.

Please keep the following in mind when using a statement to track your brokerage activity in a margin account: The statement combines your general margin account with the special memorandum account required by Section 220.6 Regulation T. As required by Regulation T, a permanent record of your separate account is available upon your request.

Free credit balances in your margin account(s) are not segregated and may be used in the operation of JPMCCs business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise noted, JPMCC or its agents and depositories will hold your securities. Upon your demand, JPMCC will pay to you the amount of your free credit balance, and will deliver to you fully-paid securities held on your behalf.

Interest will be charged on any debit balance; the method of calculating interest is described in a letter sent to all margin customers.