

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

JPMorgan Chase Bank, N.A.
270 Park Avenue, New York, NY 10017-2014
SOUTHERN TRUST COMPANY, INC ACCT. [REDACTED]
For the Period 2/1/14 to 2/28/14

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).

[REDACTED]
800/634-1318

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Account Summary

Portfolio Activity

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SOUTHERN TRUST COMPANY, INC ACCT. [REDACTED]

For the Period 2/1/14 to 2/28/14

Account Summary

Asset Allocation

Cash & Fixed Income

Market Value

Accruals

Market Value with Accruals

Beginning

Market Value

936,725.21

\$936,725.21

8.65

\$936,733.86

Current

Portfolio Activity

Beginning Market Value

Withdrawals & Fees

Net Contributions/Withdrawals

Income & Distributions

Change In Investment Value

Ending Market Value

Income Summary

Currency Gain/Loss

Interest Income

Income

Period Value

936,725.21

(911,812.24)

(\$911,812.24)

37,665.45

(62,578.42)

\$0.00

Current

Period Value

37,652.22

13.23

\$37,665.45

Ending

Market Value

0.00

\$0.00

0.00

\$0.00

Change

In Value

(936,725.21)

(\$936,725.21)

(8.65)

(\$936,733.86)

Year-to-Date

Value

989,248.06

(911,812.24)

(\$911,812.24)

64,101.68

(141,537.50)

\$0.00

Year-to-Date

Value

64,080.32

21.36

\$64,101.68

Estimated

\$0.00

Current

Annual Income Allocation

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SOUTHERN TRUST COMPANY, INC ACCT. [REDACTED]
For the Period 2/1/14 to 2/28/14
Portfolio Activity Summary - U S Dollar
Beginning Cash Balance

Current
Transactions
INFLOWS
Income
Foreign Exchange - Inflows
Total Inflows
OUTFLOWS **
Withdrawals
Foreign Exchange - Outflows
Total Outflows
Ending Cash Balance

Period Value
996,366.79
13.23
12,863,304.87
\$12,863,318.10
(911,812.24)
(12,947,872.65)
(\$13,859,684.89)
\$0.00

* 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

Year-To-Date
Value*
-21.36
22,312,528.16
\$22,312,549.52
(911,812.24)
(22,414,322.34)
(\$23,326,134.58)
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SOUTHERN TRUST COMPANY, INC ACCT. [REDACTED]
For the Period 2/1/14 to 2/28/14
Portfolio Activity Detail - U S Dollar
INFLOWS & OUTFLOWS

Type
Settle Date Selection Method
Income
2/3
2/21
Interest Income
Interest Income
Total Income

Type
Settle Date Selection Method
Foreign Exchange - Inflows
FX Fwd Contract
2/6
2/10
2/12
2/12

Description
SETTLE FORWARD CURRENCY CONTRACT BUY USD SELL
JPY CONTRACT RATE : 102.820000000 TRADE 1/30/14
VALUE 2/06/14 (ID: 0JPYPR-AA-9)
FX Option Assigned SPOT CURRENCY TRANSACTION SETTLEMENT OF
ASSIGNED FX OPTION SELL NZD BUY USD TRADE
2/06/14 VALUE 2/10/14 (ID: 0NZDPR-AA-5)
FX Fwd Contract
FX Fwd Contract

Total Foreign Exchange - Inflows
SETTLE FORWARD CURRENCY CONTRACT BUY USD SELL
JPY CONTRACT RATE : 101.370000000 TRADE 2/05/14
VALUE 2/12/14 (ID: 0JPYPR-AA-9)
SETTLE FORWARD CURRENCY CONTRACT BUY USD SELL
NZD CONTRACT RATE : 0.827600000 TRADE 2/06/14
VALUE 2/12/14 (ID: 0NZDPR-AA-5)
\$12,863,304.87

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(2,000,000.000)
(1,663,200.00)
1,655,200.00
(490,445,000.000)
(4,790,905.54)
4,838,167.11
(2,000,000.000)
(1,655,600.00)
1,600,000.00

Quantity
Cost
(490,445,000.000)
(4,838,167.11)

Description
DEPOSIT SWEEP INTEREST FOR 01/01/14 - 01/31/14
@ .01% RATE ON AVG COLLECTED BALANCE OF
\$1,038,265.54 AS OF 02/01/14
INTEREST FOR 02/01/14 THRU 02/20/14 @ 0.010% ON
NET AVERAGE COLLECTED BALANCE OF 885,379.33

0.01
4.58
\$13.23
Quantity
Cost
Per Unit
Amount
Amount
8.65
Amount
4,769,937.76

SOUTHERN TRUST COMPANY, INC ACCT. [REDACTED]

For the Period 2/1/14 to 2/28/14

Type

Settle Date Selection Method

Withdrawals

2/19

2/26

Description

Misc Disbursement TRANSFERRED BY WIRE TO PERSHING LLC FAO

SOUTHERN TRUST COMPANY INC AS REQUESTED

Misc Disbursement TRANSFERRED BY WIRE TO DEUTSCHE BANK TRUST

COMPANY AMERICA FAO SOUTHERN TRUST COMPANY,

INC. AS REQUESTED

Total Withdrawals

Type

Settle Date Selection Method

Foreign Exchange - Outflows

Spot FX

2/6

2/10

2/12

2/12

Spot FX

Spot FX

Spot FX

Description

SPOT CURRENCY TRANSACTION - BUY BUY JPY SELL

USD EXCHANGE RATE 101.370000000 DEAL 02/05/14

VALUE 02/06/14 (ID: 0JPYPR-AA-9)

SPOT CURRENCY TRANSACTION - BUY BUY NZD SELL

USD EXCHANGE RATE .827800000 DEAL 02/06/14

VALUE 02/10/14 (ID: 0NZDPR-AA-5)

SPOT CURRENCY TRANSACTION - BUY BUY JPY SELL

USD EXCHANGE RATE 102.370000000 DEAL 02/11/14

VALUE 02/12/14 (ID: 0JPYPR-AA-9)

SPOT CURRENCY TRANSACTION - BUY BUY NZD SELL

USD EXCHANGE RATE .831600000 DEAL 02/11/14

VALUE 02/12/14 (ID: 0NZDPR-AA-5)

Total Foreign Exchange - Outflows

(\$12,947,872.65)

2,000,000.000

1,663,200.00

(1,663,200.00)

490,445,000.000

4,790,905.54

(4,790,905.54)

2,000,000.000

1,655,600.00

(1,655,600.00)

Quantity

Cost

490,445,000.000

4,838,167.11

(\$911,812.24)

Quantity

Cost

Amount

(911,807.66)

(4.58)

Amount

(4,838,167.11)

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SOUTHERN TRUST COMPANY, INC ACCT. [REDACTED]

For the Period 2/1/14 to 2/28/14

TRADE ACTIVITY

Note:

Trade Date

Settle Date

2/6

2/6

2/6

2/10

2/11

2/11

C indicates Currency Gain/Loss

Type

Selection Method Description

Settled Sales/Maturities/Redemptions

Expired Option

High Cost

JPY PUT USD CALL FX EUROPEAN STYLE OP FEB 06,

2014 @ 102 KI @ 106 EXPIRATION OF WRITTEN FX

OPTION (ID: XJPYPB-GD-Z)

FX Option Assgnd NZD CALL USD PUT FX EUROPEAN STYLE OPTION FEB

FIFO

06, 2014 @ .8 KO @ 0.77 WRITTEN FX OPTION

ASSIGNED CALL 1,600,000.00 USD PUT 2,000,000.00

NZD (ID: XNZDCA-DE-Z)

Expired Option

High Cost

CAD CALL USD PUT FX EUROPEAN STYLE OPTION FEB

11, 2014 @ 1.02 EXPIRATION OF WRITTEN FX OPTION

(ID: XCADCA-FG-Z)

Total Settled Sales/Maturities/Redemptions

\$0.00

\$111,180.00

\$111,180.00 C

4,590,000.000

58,500.00

58,500.00 C

2,000,000.000

15,280.00

15,280.00 C

Quantity

204,000,000.000

Per Unit

Amount

Proceeds

Cost

37,400.00

Realized

Gain/Loss

37,400.00 C

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SOUTHERN TRUST COMPANY, INC ACCT. [REDACTED]
For the Period 2/1/14 to 2/28/14
Portfolio Activity Summary - Australia Dollar
US Dollar Value

Current
Transactions
Beginning Cash Balance
Ending Cash Balance
Period Value

--Portfolio
Activity Detail - Australia Dollar
TRADE ACTIVITY - Australia Dollar

Note:
C indicates Currency Gain/Loss
Per Unit

Trade Date
Settle Date

2/6
2/6

Type
Selection Method Description
Settled Sales/Maturities/Redemptions
Expired Option

High Cost
Quantity
AUD CALL USD PUT FX EUROPEAN STYLE OPTION FEB 3,000,000.000

06,2014 @ .92 0.9230 WINDOW KI EXPIRING 13 SEP
13 OPTION KNOCKEDIN EXPIRATION OF WRITTEN FX
OPTION (ID: XAUDCA-FL-Z)

Amount USD
Local Value
Proceeds USD

Local Value
Cost USD

Realized
Local Value Gain/Loss USD
11,040.00

11,040.00 C
Year-To-Date
Value

--Local
Value

Current
Period Value

0.00
0.00

Year-To-Date
Value

--Page
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SOUTHERN TRUST COMPANY, INC ACCT. [REDACTED]

For the Period 2/1/14 to 2/28/14

Portfolio Activity Summary - Japanese Yen

Beginning Cash Balance

US Dollar Value

Current

Transactions

INFLOWS

Total Inflows

Foreign Exchange - Inflows

OUTFLOWS **

Total Outflows

Period Value

-9,629,072.65

\$9,629,072.65

Foreign

Exchange - Outflows

Ending Cash Balance

(9,629,072.65)

(\$9,629,072.65)

-Year-To-Date

Value*

-19,095,522.34

\$19,095,522.34

(19,095,522.34)

(\$19,095,522.34)

-Local

Value

Current

Period Value

0.00

980,890,000.00

980,890,000.00

(980,890,000.00)

(980,890,000.00)

0.00

* 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

Year-To-Date

Value*

-1,961,780,000.00

1,961,780,000.00

(1,961,780,000.00

)

(1,961,780,000.00)

-Page

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SOUTHERN TRUST COMPANY, INC ACCT. [REDACTED]
For the Period 2/1/14 to 2/28/14
Portfolio Activity Detail - Japanese Yen
INFLOWS & OUTFLOWS

Type
Settle Date Selection Method
Foreign Exchange - Inflows
Spot FX
2/6
2/12
Spot FX
Total Foreign Exchange - Inflows

Type
Settle Date Selection Method
Foreign Exchange - Outflows
FX Fwd Contract
2/6
2/12

FX Fwd Contract
Description
SETTLE FORWARD CURRENCY CONTRACT BUY USD SELL
JPY CONTRACT RATE : 102.820000000 TRADE 1/30/14
VALUE 2/06/14 (ID: 0JPYPR-AA-9)
SETTLE FORWARD CURRENCY CONTRACT BUY USD SELL
JPY CONTRACT RATE : 101.370000000 TRADE 2/05/14
VALUE 2/12/14 (ID: 0JPYPR-AA-9)

Total Foreign Exchange - Outflows
(\$9,629,072.65)
(\$30,983.68)
4,838,167.110
(4,790,905.54)
(490,445,000.00)
(7,709.56)

Quantity
4,769,937.760
Description
SPOT CURRENCY TRANSACTION - BUY BUY JPY SELL
USD EXCHANGE RATE 101.370000000 DEAL 02/05/14
VALUE 02/06/14 (ID: 0JPYPR-AA-9)
SPOT CURRENCY TRANSACTION - BUY BUY JPY SELL
USD EXCHANGE RATE 102.370000000 DEAL 02/11/14
VALUE 02/12/14 (ID: 0JPYPR-AA-9)
\$9,629,072.65

Amount USD
Local Value
(4,838,167.11)
(490,445,000.00)
\$0.00

Currency
Gain/Loss USD
(23,274.12)
(4,790,905.54)
4,790,905.54
490,445,000.00

Quantity
(4,838,167.110)
Amount USD
Local Value
4,838,167.11
490,445,000.00

Currency
Gain/Loss USD

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SOUTHERN TRUST COMPANY, INC ACCT. [REDACTED]
For the Period 2/1/14 to 2/28/14
Portfolio Activity Summary - N Zealand Dollar
Beginning Cash Balance
US Dollar Value
Current
Transactions
INFLOWS
Total Inflows
Foreign Exchange - Inflows
OUTFLOWS **
Total Outflows
Period Value
-3,318,800.00
\$3,318,800.00
Foreign
Exchange - Outflows
Ending Cash Balance
(3,263,200.00)
(\$3,263,200.00)
-Year-To-Date
Value*
-3,318,800.00
\$3,318,800.00
(3,263,200.00)
(\$3,263,200.00)
-Local
Value
Current
Period Value
0.00
4,000,000.00
4,000,000.00
(4,000,000.00)
(4,000,000.00)
0.00
* 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
Year-To-Date
Value*
-4,000,000.00
4,000,000.00
(4,000,000.00)
(4,000,000.00)
-Page
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SOUTHERN TRUST COMPANY, INC ACCT. [REDACTED]
For the Period 2/1/14 to 2/28/14
Portfolio Activity Detail - N Zealand Dollar
INFLOWS & OUTFLOWS

Type
Settle Date Selection Method
Foreign Exchange - Inflows
Spot FX
2/10
2/12
Spot FX
Total Foreign Exchange - Inflows

Type
Settle Date Selection Method
Foreign Exchange - Outflows

2/10
2/12
FX Fwd Contract
Description
FX Option Assigned SPOT CURRENCY TRANSACTION SETTLEMENT OF
ASSIGNED FX OPTION SELL NZD BUY USD TRADE
2/06/14 VALUE 2/10/14 (ID: 0NZDPR-AA-5)
SETTLE FORWARD CURRENCY CONTRACT BUY USD SELL
NZD CONTRACT RATE : 0.827600000 TRADE 2/06/14
VALUE 2/12/14 (ID: 0NZDPR-AA-5)
Total Foreign Exchange - Outflows
(\$3,263,200.00)
(\$55,200.10)
1,655,200.000
(1,663,200.00)
(2,000,000.00)
399.90

Quantity
1,600,000.000
Description
SPOT CURRENCY TRANSACTION - BUY BUY NZD SELL
USD EXCHANGE RATE .827800000 DEAL 02/06/14
VALUE 02/10/14 (ID: 0NZDPR-AA-5)
SPOT CURRENCY TRANSACTION - BUY BUY NZD SELL
USD EXCHANGE RATE .831600000 DEAL 02/11/14
VALUE 02/12/14 (ID: 0NZDPR-AA-5)
\$3,318,800.00

Amount USD
Local Value
(1,600,000.00)
(2,000,000.00)
\$0.00
Currency
Gain/Loss USD
(55,600.00)
(1,663,200.000)
1,663,200.00
2,000,000.00

Quantity
(1,655,600.000)
Amount USD
Local Value
1,655,600.00
2,000,000.00
Currency
Gain/Loss USD
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SOUTHERN TRUST COMPANY, INC ACCT. [REDACTED]

For the Period 2/1/14 to 2/28/14

Settled Foreign Exchange Contracts

Currency

Trade Date

Settle Date Counter Currency

Trade Related

JAPANESE YEN

U S DOLLAR

N ZEALAND DOLLAR

U S DOLLAR

Speculative

JAPANESE YEN

U S DOLLAR

JAPANESE YEN

U S DOLLAR

N ZEALAND DOLLAR

U S DOLLAR

JAPANESE YEN

U S DOLLAR

N ZEALAND DOLLAR

U S DOLLAR

Other

N ZEALAND DOLLAR

U S DOLLAR

Feb. 6 14

Feb. 10 14

NZD

USD

(2,000,000.00)

1,600,000.00

1.250000

0.827800

1,600,000.00

(1,655,600.00)

(55,600.00)

Jan. 30 14

Feb. 6 14

Feb. 5 14

Feb. 6 14

Feb. 6 14

Feb. 10 14

Feb. 5 14

Feb. 12 14

Feb. 6 14

Feb. 12 14

JPY (490,445,000.00)

USD

4,769,937.76

JPY

USD

NZD

USD

490,445,000.00

(4,838,167.11)

2,000,000.00

(1,655,600.00)

JPY (490,445,000.00)

USD

NZD

USD

4,838,167.11

(2,000,000.00)

1,655,200.00

101.370000

0.827800

101.370000

0.827600

101.370000

0.827800

102.370000

0.831600

(4,838,167.11)

(1,655,600.00)

4,838,167.11

1,655,200.00

4,838,167.11

1,655,600.00

(4,790,905.54)

(1,663,200.00)
47,261.57
(8,000.00)
102.820000
101.370000
4,769,937.76
(4,838,167.11)
(68,229.35)
Feb. 11 14
Feb. 12 14
Feb. 11 14
Feb. 12 14

JPY
USD
NZD
USD

Amount

| Counter | Amount | Contract | Rate | Revaluation | Rate |
|---------|--------|----------|------|-------------|------|
|---------|--------|----------|------|-------------|------|

| | | | | | |
|----------------|--|--|--|--|--|
| 490,445,000.00 | | | | | |
| (4,790,905.54) | | | | | |
| 2,000,000.00 | | | | | |
| (1,663,200.00) | | | | | |
| 102.370000 | | | | | |
| 0.831600 | | | | | |
| 102.370000 | | | | | |
| 0.831600 | | | | | |

Contracted Base

Amount USD

(4,790,905.54)
(1,663,200.00)

Revalued

Amount USD

4,790,905.54
1,663,200.00

Currency G/L

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For the Period 2/1/14 to 2/28/14

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

Disclosures Page 1 of 3

For the Period 2/1/14 to 2/28/14

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 than 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.

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For the Period 2/1/14 to 2/28/14

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 JPMCC's 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.

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