

GHISLAINE MAXWELL



JPMorgan Chase Bank, N.A.
GHISLAINE MAXWELL- OAP FDG
270 Park Avenue, New York, NY 10017-2014
ACCT. [REDACTED]

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

Investment Management Account

J.P. Morgan Team

Kirsten Sichler

Jason Bell

Janet Young

Gina Magliocco

Online access

Banker

Investment Specialist

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]
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Client News

2012 Year End Tax 1099's

You will be able to view your 2012 Form 1099 on Morgan Online beginning Feb 22, 2013. Unless you have selected edelivery, you should expect to receive them via mail shortly thereafter. You may contact your J.P. Morgan Team with any questions.

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GHISLAINE MAXWELL- OAP FDG ACCT. [REDACTED]

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

Account Profile

Banker:

Investment Guidelines

Investment Objective:

KIRSTEN SICHLER

Investment Officer:

JASON BELL

Date Opened: 07/22/2011

This account data is based on our most recent records of your account. If you disagree with any of the information stated here, please contact your account representative as soon as possible.

J.P. Morgan Private Bank Team

OAP Focused Dividend Growth

OAP Focused Dividend Growth

Asset Category

US Large Cap Equity

Total Equity

Normal

100.00

100.00

Min

0.00

Max

100.00

Strategic Ranges, Normal Asset Allocation and the preferences expressed in this document act as general

guidelines for portfolio managers; portfolio holdings may fall outside of ranges and allocations from time to time as

described in the Investment Management Agreement.

Investment Restrictions:

NONE

Security Restrictions

NONE

Tax Status

Tax Identification Number:

Tax Domicile:

High Federal Tax Bracket:

XXXXXXXXXXXX4883

FLORIDA

Client's account is subject to the highest tax bracket

Country of Residency:

UNITED STATES

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GHISLAINE MAXWELL- OAP FDG ACCT. [REDACTED]

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

IRS Circular 230 Disclosure

JPMorgan Chase & Co. and its affiliates do not provide tax advice.

Accordingly, any discussion of U.S. tax matters contained herein (including any attachments) is not intended or written to be used, and cannot be used, in connection with the promotion, marketing or recommendation by anyone unaffiliated with JPMorgan Chase & Co. of any of the matters addressed herein or for the purpose of avoiding U.S. tax-related penalties.

Account Details

Remarks

NONE

Authorized Signers:

GHISLAINE MAXWELL

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GHISLAINE MAXWELL- OAP FDG ACCT. [REDACTED]

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

Account Summary

Asset Allocation

Equity

Cash & Fixed Income

Market Value

Accruals

Market Value with Accruals

Beginning

Market Value

177,692.32

1,900.70

\$179,593.02

804.78

\$180,397.80

Ending

Market Value

178,317.18

3,901.94

\$182,219.12

256.23

\$182,475.35

Current

Portfolio Activity

Beginning Market Value

Withdrawals & Fees

Net Contributions/Withdrawals

Income & Distributions

Change In Investment Value

Ending Market Value

Accruals

Market Value with Accruals

\$0.00

1,056.43

1,569.67

\$182,219.12

256.23

\$182,475.35

Period Value

179,593.02

Change

In Value

624.86

2,001.24

\$2,626.10

(548.55)

\$2,077.55

Year-to-Date

Value

165,408.94

(1,897.50)
(\$1,897.50)
5,748.63
12,959.05
\$182,219.12
256.23
\$182,475.35
Estimated
5,701.07
0.39
Current
Annual Income Allocation
98%
2%
\$5,701.46
100%
Cash &
Fixed Income
Asset Allocation
Equity
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GHISLAINE MAXWELL- OAP FDG ACCT. [REDACTED]

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

Account Summary

Tax Summary

Domestic Dividends/Distributions

Interest Income

Taxable Income

CONTINUED

Current

Period Value

1,056.43

\$1,056.43

Year-to-Date

Value

5,748.06

0.57

\$5,748.63

ST Realized Gain/Loss

LT Realized Gain/Loss

Realized Gain/Loss

Current

Period Value

(328.96)

(\$328.96)

Year-to-Date

Value

439.00

3,305.82

\$3,744.82

Unrealized Gain/Loss

To-Date Value

\$23,415.26

Cost Summary

Equity

Cash & Fixed Income

Total

3,901.94

Cost

154,901.92

\$158,803.86

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GHISLAINE MAXWELL- OAP FDG ACCT. [REDACTED]

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

Equity Summary

Asset Categories

US Large Cap Equity

Beginning

Market Value

177,692.32

Ending

Market Value

178,317.18

Change

In Value

624.86

Current

Allocation

98%

Current

Market Value/Cost

Market Value

Tax Cost

Unrealized Gain/Loss

Estimated Annual Income

Accrued Dividends

Yield

Equity Detail

Price

US Large Cap Equity

ANALOG DEVICES INC

032654-10-5 ADI

AUTOMATIC DATA PROCESSING INC

BAXTER INTERNATIONAL INC

053015-10-3 ADP

66.66

071813-10-9 BAX

149.000

9,932.34

7,720.85

2,211.49

56.93

150.000

8,539.50

7,264.05

1,275.45

261.00

65.25

268.20

67.05

3.06%

2.70%

Quantity

Value
Adjusted Tax Cost
Original Cost
Unrealized
Gain/Loss
Est. Annual Inc.
Accrued Div.
Yield
Period Value
178,317.18
154,901.92
23,415.26
5,701.07
256.23
3.19%
42.06
206.000
8,664.36
7,138.40
1,525.96
247.20
2.85%
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GHISLAINE MAXWELL- OAP FDG ACCT. [REDACTED]

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

Price

US Large Cap Equity

BLACKROCK INC

CHEVRON CORP

09247X-10-1 BLK

108.14

166764-10-0 CVX

COLGATE PALMOLIVE CO

CONOCOPHILLIPS

GENERAL MILLS INC

194162-10-3 CL

57.99

20825C-10-4 COP

40.42

370334-10-4 GIS

HONEYWELL INTERNATIONAL INC

ILLINOIS TOOL WORKS INC

JOHNSON & JOHNSON

LOCKHEED MARTIN CORP

MC DONALDS CORP

NEXTERA ENERGY INC

PEPSICO INC

438516-10-6 HON

60.81

452308-10-9 ITW

70.10

478160-10-4 JNJ

92.29

539830-10-9 LMT

88.21

580135-10-1 MCD

69.19

65339F-10-1 NEE

68.43

713448-10-8 PEP

PROCTER & GAMBLE CO

742718-10-9 PG

67.89

121.000

8,214.69

7,274.91

939.78

133.000

9,101.19

8,579.20

521.99

285.95

71.49

272.00

3.14%
3.31%
137.000
9,479.03
7,254.34
2,224.69
328.80
3.47%
106.000
9,350.26
9,021.44
328.82
326.48
3.49%
102.000
9,413.58
7,330.98
2,082.60
469.20
4.98%
126.000
8,832.60
7,863.57
969.03
138.000
8,391.78
6,498.07
1,893.71
209.76
52.44
307.44
2.50%
3.48%
63.47
145.000
9,203.15
7,124.46
2,078.69
237.80
2.58%
196.000
7,922.32
7,105.54
816.78
258.72
3.27%
151.000
8,756.49
7,956.76
799.73
398.64

4.55%
104.54
89.000
9,304.06
7,413.85
1,890.21
220.72
2.37%
88.000
9,516.32
8,668.32
848.00
316.80
3.33%
206.71
44.000
9,095.24
8,306.90
788.34
264.00
2.90%
Quantity
Value
Adjusted Tax Cost
Original Cost
Unrealized
Gain/Loss
Est. Annual Inc.
Accrued Div.
Yield
Page 7 of 15

GHISLAINE MAXWELL- OAP FDG ACCT. [REDACTED]

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

Price

US Large Cap Equity

STAPLES INC

855030-10-2 SPLS

THE TRAVELERS COMPANIES INC.

WALGREEN CO

XILINX CORP

89417E-10-9 TRV

37.01

931422-10-9 WAG

35.86

983919-10-1 XLNX

Total US Large Cap Equity

\$178,317.18

\$154,901.92

\$23,415.26

\$5,701.07

\$256.23

3.20%

209.000

7,494.95

7,245.91

249.04

183.92

2.45%

268.000

9,918.68

8,778.72

1,139.96

294.80

2.97%

71.82

122.000

8,762.04

7,812.62

949.42

224.48

2.56%

Quantity

Value

Adjusted Tax Cost

Original Cost

Unrealized

Gain/Loss

Est. Annual Inc.

Accrued Div.

Yield

11.40

739.000

8,424.60

8,543.03

(118.43)

325.16

3.86%

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GHISLAINE MAXWELL- OAP FDG ACCT. [REDACTED]

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

Cash & Fixed Income Summary

Beginning

Asset Categories

Cash

Market Value

1,900.70

Ending

Market Value

3,901.94

Change

In Value

2,001.24

Current

Allocation

2%

Current

Market Value/Cost

Market Value

Tax Cost

Estimated Annual Income

Yield

SUMMARY BY MATURITY

1

Cash & Fixed Income

0-6 months

1

Period Value

3,901.94

3,901.94

0.39

0.01%

SUMMARY BY TYPE

Market

Value

3,901.94

% of Bond

Portfolio

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

Market

Value

3,901.94

% of Bond

Portfolio

100%

GHISLAINE MAXWELL- OAP FDG ACCT. [REDACTED]

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

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

3,901.94

3,901.94

3,901.94

0.39

0.01% ¹

Quantity

Value

Adjusted Tax Cost

Original Cost

Unrealized

Gain/Loss

Est. Annual Income

Accrued Interest

Yield

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GHISLAINE MAXWELL- OAP FDG ACCT. [REDACTED]

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

Portfolio Activity Summary

Beginning Cash Balance

Transactions

INFLOWS

Total Inflows

Income

OUTFLOWS **

Total Outflows

Fees & Commissions

\$0.00

TRADE ACTIVITY

Settled Sales/Maturities/Redemptions

Settled Securities Purchased

Total Trade Activity

Ending Cash Balance

3,758.54

(3,526.94)

\$231.60

\$3,901.94

* 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

54,237.22

(59,530.91)

(\$5,293.69)

-Current

Period

Value

2,613.91

1,056.43

\$1,056.43

Year-To-Date

Value*

-5,748.63

\$5,748.63

(1,897.50)

(\$1,897.50)

Current

Cost

Adjustments

Cost Adjustments

Total Cost Adjustments

Period Value

\$0.00

Year-To-Date

Value*

(157.08)

(\$157.08)

GHISLAINE MAXWELL- OAP FDG ACCT. [REDACTED]

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

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Type

Settle Date Selection Method

Income

12/3

12/3

12/10

12/10

12/11

12/12

12/17

12/17

12/18

12/21

12/24

12/28

12/31

Div Domestic

Description

CONOCOPHILLIPS @ 0.66 PER SHARE

(ID: 20825C-10-4)

CLIFFS NATURAL RESOURCES INC @ 0.625 PER SHARE

(ID: 18683K-10-1)

CHEVRON CORP @ 0.90 PER SHARE (ID: 166764-10-0)

HONEYWELL INTERNATIONAL INC @ 0.41 PER SHARE

(ID: 438516-10-6)

JOHNSON & JOHNSON @ 0.61 PER SHARE

(ID: 478160-10-4)

WALGREEN CO @ 0.275 PER SHARE (ID: 931422-10-9)

NEXTERA ENERGY INC @ 0.60 PER SHARE

(ID: 65339F-10-1)

MC DONALDS CORP @ 0.77 PER SHARE

(ID: 580135-10-1)

ANALOG DEVICES INC @ 0.30 PER SHARE

(ID: 032654-10-5)

STAPLES INC @ 0.11 PER SHARE (ID: 855030-10-2)

BLACKROCK INC @ 1.50 PER SHARE (ID: 09247X-10-1)

LOCKHEED MARTIN CORP @ 1.15 PER SHARE

(ID: 539830-10-9)

THE TRAVELERS COMPANIES INC. @ 0.46 PER SHARE

(ID: 89417E-10-9)

122.000

0.46

56.12

98.000

206.000

739.000

44.000

102.000

0.77

0.30

0.11

1.50

1.15

75.46

61.80

81.29

66.00

117.30

126.000

268.000

137.000

0.61

0.275

0.60

76.86

73.70

82.20

Quantity

Cost

151.000

130.000

81.000

145.000

Per Unit

Amount

0.66

0.625

0.90

0.41

Amount

99.66

81.25

72.90

59.45

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GHISLAINE MAXWELL- OAP FDG ACCT. [REDACTED]

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

Type

Settle Date Selection Method

Income

12/31

Div Domest

Total Income

TRADE ACTIVITY

Note:

Trade Date

Settle Date

11/28

12/3

11/28

12/3

11/28

12/3

11/28

12/3

11/29

12/4

Description

ILLINOIS TOOL WORKS INC @ 0.38 PER SHARE

(ID: 452308-10-9)

Quantity

Cost

138.000

Per Unit

Amount

0.38

Amount

52.44

\$1,056.43

S indicates Short Term Realized Gain/Loss

* Settled transaction was initiated in prior statement period and settled in current statement period

Type

Selection Method Description

Settled Sales/Maturities/Redemptions

Sale

High Cost

CLIFFS NATURAL RESOURCES INC @ 29.2658 58.53

BROKERAGE 0.04 TAX &/OR SEC .01 GOLDMAN SACHS &
 CO. (ID: 18683K-10-1)
 CLIFFS NATURAL RESOURCES INC @ 29.4083 117.63
 BROKERAGE 0.08 TAX &/OR SEC .01 JEFFERIES &
 COMPANY (ID: 18683K-10-1)
 CLIFFS NATURAL RESOURCES INC @ 29.6029 29.60
 BROKERAGE 0.02 TAX &/OR SEC .01 MERRILL LYNCH
 PIERCE FENNER & SMIT (ID: 18683K-10-1)
 CLIFFS NATURAL RESOURCES INC @ 29.1552 58.31
 BROKERAGE 0.04 TAX &/OR SEC .01 CREDIT SUISSE
 FIRST BOSTON LLC (ID: 18683K-10-1)
 CLIFFS NATURAL RESOURCES INC @ 29.3504 557.66
 BROKERAGE 0.38 TAX &/OR SEC .01 JEFFERIES &
 COMPANY (ID: 18683K-10-1)
 (19.000)
 29.33
 557.27
 (791.94)
 (234.67) S*
 (2.000)
 29.13
 58.26
 (91.90)
 (33.64) S*
 (1.000)
 29.57
 29.57
 (45.95)
 (16.38) S*
 (4.000)
 29.385
 117.54
 (183.80)
 (66.26) S*
 Quantity
 (2.000)
 Per Unit
 Amount
 29.24
 Proceeds
 58.48
 Tax Cost
 (91.90)
 Realized
 Gain/Loss
 (33.42) S*
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GHISLAINE MAXWELL- OAP FDG ACCT. [REDACTED]

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

Trade Date

Settle Date

11/29

12/4

11/29

12/4

11/30

12/5

11/30

12/5

11/30

12/5

12/3

12/6

12/3

12/6

12/3

12/6

Type

Selection Method Description

Settled Sales/Maturities/Redemptions

Sale

High Cost

CLIFFS NATURAL RESOURCES INC @ 29.0511 145.26

BROKERAGE 0.10 TAX &/OR SEC .01 DEUTSCHE BANC

ALEX BROWN INC (ID: 18683K-10-1)

CLIFFS NATURAL RESOURCES INC @ 29.185 58.37

BROKERAGE 0.04 TAX &/OR SEC .01 LIQUIDNET INC

(ID: 18683K-10-1)

CLIFFS NATURAL RESOURCES INC @ 28.9524 984.38

BROKERAGE 0.68 TAX &/OR SEC .02 GOLDMAN SACHS &

CO. (ID: 18683K-10-1)

CLIFFS NATURAL RESOURCES INC @ 28.7595 661.47

BROKERAGE 0.46 TAX &/OR SEC .01 JEFFERIES &

COMPANY (ID: 18683K-10-1)

CLIFFS NATURAL RESOURCES INC @ 28.9135 144.57
BROKERAGE 0.10 TAX &/OR SEC .01 LIQUIDNET INC
(ID: 18683K-10-1)
CLIFFS NATURAL RESOURCES INC @ 28.6737 401.43
BROKERAGE 0.28 TAX &/OR SEC .01 JEFFERIES &
COMPANY (ID: 18683K-10-1)
CLIFFS NATURAL RESOURCES INC @ 28.5427 171.26
BROKERAGE 0.12 TAX &/OR SEC .01 MERRILL LYNCH
PIERCE FENNER & SMIT (ID: 18683K-10-1)
CLIFFS NATURAL RESOURCES INC @ 28.6774 372.81
BROKERAGE 0.26 TAX &/OR SEC .01 DEUTSCHE BANC
ALEX BROWN INC (ID: 18683K-10-1)
Total Settled Sales/Maturities/Redemptions
\$3,758.54
(\$5,200.52)
(\$1,441.98) S
(13.000)
28.657
372.54
(500.45)
(127.91) S
(6.000)
28.522
171.13
(231.29)
(60.16) S
(14.000)
28.653
401.14
(542.03)
(140.89) S
(5.000)
28.892
144.46
(193.81)
(49.35) S*
(23.000)
28.739
661.00
(896.97)
(235.97) S*
(34.000)
28.932
983.68
(1,347.08)
(363.40) S*
(2.000)
29.16
58.32
(80.97)
(22.65) S*

Quantity
(5.000)
Per Unit
Amount
29.03
Proceeds
145.15
Tax Cost
(202.43)
Realized
Gain/Loss
(57.28) S*
Page 14 of 15

GHISLAINE MAXWELL- OAP FDG ACCT. [REDACTED]

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

Trade Date

Settle Date

Type

Settled Securities Purchased

11/28

Purchase

12/3

11/28

12/3

11/29

12/4

11/29

12/4

11/29

12/4

11/29

12/4

11/29

12/4

11/29

12/4

11/29

12/4

11/30

12/5

11/30

12/5

11/30

12/5

11/30

12/5

Purchase

Total Settled Securities Purchased

Description

XILINX CORP @ 34.2925 137.17 BROKERAGE 0.08

GOLDMAN SACHS & CO. (ID: 983919-10-1)

XILINX CORP @ 34.3884 103.17 BROKERAGE 0.06 SJ

LEVINSON & SONS LLC (ID: 983919-10-1)

MC DONALDS CORP @ 86.4361 691.49 BROKERAGE 0.16
GOLDMAN SACHS & CO. (ID: 580135-10-1)
XILINX CORP @ 34.5632 518.45 BROKERAGE 0.30
JEFFERIES & COMPANY (ID: 983919-10-1)
XILINX CORP @ 34.4717 103.42 BROKERAGE 0.06
LIQUIDNET INC (ID: 983919-10-1)
CHEVRON CORP @ 105.8247 740.77 BROKERAGE 0.14
SJ LEVINSON & SONS LLC (ID: 166764-10-0)
STAPLES INC @ 11.7584 305.72 BROKERAGE 0.52
GOLDMAN SACHS & CO. (ID: 855030-10-2)
STAPLES INC @ 11.7588 94.07 BROKERAGE 0.16
JEFFERIES & COMPANY (ID: 855030-10-2)
STAPLES INC @ 11.7453 70.47 BROKERAGE 0.12
DEUTSCHE BANC ALEX BROWN INC (ID: 855030-10-2)
STAPLES INC @ 11.6949 432.71 BROKERAGE 0.74
GOLDMAN SACHS & CO. (ID: 855030-10-2)
STAPLES INC @ 11.6684 128.35 BROKERAGE 0.22
JEFFERIES & COMPANY (ID: 855030-10-2)
STAPLES INC @ 11.6574 186.52 BROKERAGE 0.32 UBS
SECURITIES LLC (ID: 855030-10-2)
STAPLES INC @ 11.725 11.73 BROKERAGE 0.02
LIQUIDNET INC (ID: 855030-10-2)

Quantity

4.000
3.000
8.000
15.000
3.000
7.000
26.000
8.000
6.000
37.000
11.000
16.000
1.000

Per Unit

Amount

34.313
34.41
86.456
34.583
34.493
105.844
11.778
11.779
11.765
11.715
11.688
11.678
11.75

Market Cost

(137.25)

(103.23)

(691.65)

(518.75)

(103.48)

(740.91)

(306.24)

(94.23)

(70.59)

(433.45)

(128.57)

(186.84)

(11.75)

(\$3,526.94)

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

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".

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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.

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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

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

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Please review your account 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 JPMCB at the addresses shown on your statement(s). Any oral communication should be re-confirmed in writing to further protect your rights. 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.

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.
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