

Standing Instructions for Derivatives Collateral Transfers and Margin Loan Form – Overview and Instructions

D. Transfers from the Margin Account to the Derivatives Account (Optional)

Further, by checking the boxes below, the undersigned has elected to authorize, direct, and empower J.P. Morgan to take the following additional actions on the undersigned's behalf, which J.P. Morgan may do, but is not obligated to do, and to make adjustments for any erroneous entries.

If the cash maintained in the undersigned's Asset With Brokerage Derivatives Account and, if the undersigned has elected, the undersigned's Asset With Brokerage Account, are insufficient to meet any Derivatives Margin Call, then J.P. Morgan is authorized, without notice to the undersigned, to debit such amounts and transfer such assets (as determined by J.P. Morgan to be necessary to satisfy any Derivatives Margin Call) from the undersigned's J.P. Morgan account noted below ("Margin Account") and, if applicable, any cash proceeds from the sale of any money market funds, to the undersigned's Asset With Brokerage Derivatives Account.

Margin Account Information:

- Checkboxes for existing account or new account establishment.

E. Return of Excess Cash from the Derivatives Account to Pay Down Margin Loan (Optional)

Further, by checking the box below, the undersigned has elected to authorize, direct, and empower J.P. Morgan to take the following additional actions on the undersigned's behalf, which J.P. Morgan may do, but is not obligated to make adjustments for any erroneous entries.

- Checkbox for return of excess cash to pay down margin loan.

The undersigned acknowledges that if the undersigned does not elect the foregoing authorization, then J.P. Morgan may still make such transfers if the undersigned, either orally or in a separate writing, directs J.P. Morgan to do so.

F. Signature

All account owners are required to sign below.

The undersigned acknowledges that this authorization is subject to the General Terms for Accounts and Services, as the same may be amended, restated, supplemented, or otherwise modified from time to time in accordance with its terms.

Signature lines with handwritten signature, date (6/25/13), and name (JEFFREY E. EPSTEIN).