

ABOUT JEFFREY E. EPSTEIN

Jeffrey E. Epstein is the President and Chief Executive Officer of Southern Trust Company, Inc. He started his financial career in 1976 at Bear Stearns in New York. Mr. Epstein has an educational background in physics. He is a former member of the Trilateral Commission, the Council on Foreign Relations, and the New York Academy of Science, a former Rockefeller University Board Member and a former Trustee of the Institute of International Education.

Mr. Epstein is a member of the Board of Trustees of The J. Epstein Virgin Islands Foundation, a large charitable and scientific philanthropy, funding topics such as "Biologically Inspired Financial Computing," "Game Theory and the Currency Markets," "The Mathematics and Political Impacts of Esoteric Financial Instruments," and "Personal Genomics and Power." Mr. Epstein has also previously been involved in the Santa Fe Institute, the Theoretical Biology Initiative at the Institute for Advanced Study, and the Quantum Gravity Program at the University of Pennsylvania, and also sat on the Mind, Brain and Behavior Advisory Committee at Harvard University.

For a relatively brief period in what has otherwise been a productive and accomplished life, Mr. Epstein faced some legal difficulties relating to matters alleged to have taken place over eight years ago exclusively within Palm Beach County, Florida. On June 30, 2008, before the Florida Circuit Court located in Palm Beach, Florida, Mr. Epstein pleaded guilty to and was sentenced for two prostitution related offenses. He was sentenced to the Palm Beach County Jail followed by a period of probation, which he completed successfully over three years ago. There have been no similar allegations or charges of any misconduct by Mr. Epstein since that period of time over eight years ago. Nothing to which Mr. Epstein pleaded guilty and for which he was sentenced had any relation whatsoever to Mr. Epstein's business or financial affairs.