



Statement Period  
**September 01 - September 30, 2022**

Account Number  
**836-69262**

## Investment Statement

39823 BDS 079 021 27322 - YNNNNNNNNNN

**BHARGAV NARAYANAN**  
 11 RARITAN AVE APT C7  
 HIGHLAND PARK NJ 08904-1720

### Account Value with Accruals

Account Description	Previous Period	This Period
Brokerage	782,669.98	709,202.00
<b>ACCOUNT VALUE <sup>3</sup></b>	<b>\$782,669.98</b>	<b>\$709,202.00</b>

See page 3 for footnotes and more detail.

### Questions?

*For Online Investing Accounts, Call Client Services*

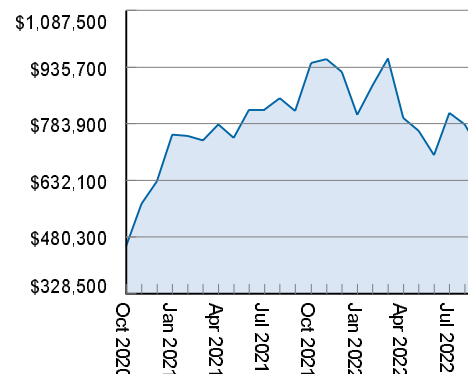
**(800) 392 5749**

131 S Dearborn, Floor 4  
 Chicago, IL, 60603

www.chase.com

More contact information on page 29

**Account Value with Accruals**  
 (October 2020 to September 2022)



If you have any questions about your statement or concerns about your account, please call us at the toll free number provided above.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY  
 • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, JPMORGAN CHASE BANK, N.A. OR ANY OF ITS AFFILIATES  
 • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

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Account is held at J.P. Morgan Securities LLC (JPMS), member Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC). **This statement summary is provided for convenience purposes only.** For information about your JPMS account(s), please refer to your official JPMS account statement(s), which follows this statement summary. **Neither this statement summary nor your official JPMS account statement(s) should be used for tax reporting purposes.**

STATEMENT SUMMARY

BROKERAGE

IMPORTANT INFORMATION

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Statement Period  
**September 01 - September 30, 2022**

Last Statement: August 31, 2022

Account Number  
**836-69262**

Account Value With Accruals: **\$709,202.00**

**BHARGAV NARAYANAN**  
11 RARITAN AVE APT C7  
HIGHLAND PARK NJ 08904-1720

**Account Activity Summary**

**INDIVIDUAL**

**J.P. Morgan Self-Directed Investing**

Description	This Period	Year-to-Date
<b>Beginning Account Value</b>	<b>\$782,669.98</b>	<b>\$923,051.74</b>
Deposits (Cash & Securities)	0.00	163,000.00
Withdrawals (Cash & Securities)	0.00	0.00
<b>Net Deposits / Withdrawals</b>	<b>\$0.00</b>	<b>\$163,000.00</b>
Income	319.85	2,402.76
Fees <sup>1</sup>	0.00	(10.70)
Change In Investment Value	(73,787.83)	(379,241.80)
<b>ENDING ACCOUNT VALUE <sup>3</sup></b>	<b>\$709,202.00</b>	<b>\$709,202.00</b>
Net Accrued Income	0.00	0.00
<b>Account Value With Accruals</b>	<b>\$709,202.00</b>	<b>\$709,202.00</b>

<sup>1</sup> Account fees, management fees, and debit interest are included. Trade related fees charged by brokers and commissions impact the total cost or proceeds of your trades and are not included here.

<sup>3</sup> Important information regarding Alternative Assets including pricing and source of valuations is provided in the "Messages" section of Important Information.

Month End Closing Method: First In, First Out (FIFO)

Your Broker/Dealer is J.P. MORGAN SECURITIES LLC, 4 Chase Metrotech Center, Brooklyn, New York 11245-0001

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J.P. Morgan Wealth Management is a business of JPMorgan Chase & Co., which offers investment products and services through **J.P. Morgan Securities LLC** (JPMS), a registered broker-dealer and investment advisor, member FINRA and SIPC. Annuities are made available through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. Certain custody and other services are provided by JPMorgan Chase Bank, N.A. (JPMCB). JPMS, CIA and JPMCB are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states. For information about your account, please refer to your official JPMS account statement which should not be used for tax reporting purposes. Please read the important disclosures at the end of the statement. For questions, please call (800) 392 5749.

STATEMENT SUMMARY

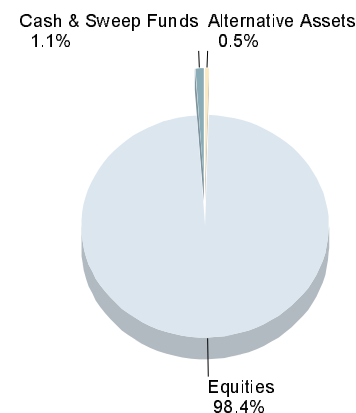
BROKERAGE

IMPORTANT INFORMATION

## Asset Allocation Summary

Description	Market value Previous Period	Market value This Period	Total Change (\$)
Cash & Sweep Funds	7,399.16	7,452.37	53.21
Equities	771,153.11	697,962.30	(73,190.81)
Fixed Income	303.35	290.40	(12.95)
Alternative Assets	3,814.36	3,496.93	(317.43)
<b>TOTAL ACCOUNT VALUE</b>	<b>\$782,669.98</b>	<b>\$709,202.00</b>	<b>(\$73,467.98)</b>

## Asset Allocation



The allocation percentage is derived from net positive market values only.

## Assets and Liabilities Summary

Description	Previous Period	This Period
Long Cash and Sweep Funds	7,399.16	7,452.37
Long Market Value	775,270.82	701,749.63
<b>Total Assets</b>	<b>\$782,669.98</b>	<b>\$709,202.00</b>
<b>Total Liabilities</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>TOTAL ACCOUNT VALUE</b>	<b>\$782,669.98</b>	<b>\$709,202.00</b>
<b>Total Account Value with Accruals</b>	<b>\$782,669.98</b>	<b>\$709,202.00</b>

## Unrealized Gain / Loss Summary

Description	This Period
Short-Term Gain	47.93
Short-Term Loss	(56,779.16)
<b>Short-Term Net Gain / Loss</b>	<b>(\$56,731.23)</b>
Long-Term Gain	194,152.62
Long-Term Loss	(92,523.67)
<b>Long-Term Net Gain / Loss</b>	<b>\$101,628.95</b>
<b>TOTAL UNREALIZED GAIN / LOSS</b>	<b>\$44,897.72</b>

Unrealized Gain / Loss represents Gain / Loss data since the date of acquisition.

Income Summary

Description	This Period	Year-to-Date
Dividends	319.78	2,053.64
Interest	0.07	0.52
Distributions	0.00	348.60
Total Income from Taxable Investments	\$319.85	\$2,402.76
Total Income from Non-Taxable Investments	\$0.00	\$0.00
TOTAL INCOME	\$319.85	\$2,402.76

Taxable and Non-taxable income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

Realized Gain / Loss Summary

Description	This Period	Year-to-Date
Short-Term Net Gain / Loss	\$0.00	\$0.00
Long-Term Loss	0.00	(1,200.00)
Long-Term Net Gain / Loss	\$0.00	(\$1,200.00)
TOTAL REALIZED GAIN / LOSS	\$0.00	(\$1,200.00)

Realized gain/loss information is provided for transactions in your account as of the trade date and excludes transactions where cost basis information has not been provided or is unavailable.

Gain/loss calculations do not include adjustments for wash sales that may have occurred on the last business day of this statement period. These wash sale adjustments, if any, will be reflected on your next statement.

Cost basis and realized gain/loss on statements are provided for informational purposes only and should not be used for tax purposes or otherwise relied upon without assistance of your tax advisor.

Tax Withheld Summary

Description	This Period	Year-to-Date
Foreign Tax	0.00	(29.35)

**Holdings**

The total cost basis for each security position and the unrealized gain/loss are provided solely for your convenience and may not be used for tax purposes or otherwise relied upon. If you have questions related to the tax treatment of your investments, please consult your tax advisor. Unrealized gain/loss total reflects only those positions for which a cost basis is available or has been provided. J.P. Morgan has not, and cannot, validate the cost basis of positions reported by you or your agent, and are displayed solely for your convenience. Information on this statement related to cost and gain/loss calculations does not include adjustments for wash sales that may have occurred on transactions pending settlement. These wash sale adjustments, if any, will be reflected on your next statement.

For Mutual Funds, itemized cost basis displays each purchase, the aggregation of long term and short term investments, and/or the aggregation of long term and short term positions which origination cannot be determined, noted as 'Other'. For Mutual Funds, Market Value vs. Purchases is provided to assist you in comparing your total purchase, excluding reinvested distributions, with the current market value of the position. For Mutual Funds which you choose not to reinvest distributions, 'Cumulative Cash Distributions' is displayed to assist you in monitoring the position. This Cumulative Cash Distributions will only reflect cash distributions made after June 1, 2018. Investment Gain/Loss calculates the difference between your cost of Purchases from the current value of the fund, plus Cumulative Cash Distributions. In any Mutual Fund tax lot is noted 'Other' or cost basis is not available. Investment Gain/Loss will display 'Not Available.'

**Investment Gain/Loss display is for informational purposes only as does not reflect your total unrealized gain or loss, nor should it be used for tax purposes.**

**CASH & SWEEP FUNDS**

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>CHASE DEPOSIT SWEEP</b>		7,452.37	1	<b>7,452.37</b>				--
JPMORGAN CHASE BANK NA EST.								--
30 DAY AVG YIELD 0.01% AMT								
DEPOSITED FDIC INSURED								
SUBJECT TO APPLICABLE								
LIMITS NOT COVERED BY SIPC								
Symbol: QACDS								
				<b>TOTAL CASH &amp; SWEEP FUNDS</b>		<b>\$7,452.37</b>		--
								--

**EQUITIES**

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>10X GENOMICS INC</b>	21 Apr 2022	25	28.48	<b>712.00</b>	56.19	1,404.66	(692.66) ST	--
CLASS A COMMON STOCK								--
Symbol: TXG								

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See additional footnotes on the last page of the Holdings section.

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## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>ACTIVISION BLIZZARD INC</b>		50.56352	74.34	<b>3,758.89</b>	75.1	3,797.12	(38.23)	--
Dividend Reinvested EST								23.76
YIELD: 0.63%	24 Nov 2020	50		3,717.00	75	3,750.00	(33.00) LT	
Symbol: ATVI	06 May 2021	0.26076		19.38	90.12	23.50	(4.12) LT	
	06 May 2022	0.30276		22.51	78.02	23.62	(1.11) ST	
<b>ADVANCED MICRO DEVICES</b>	19 Jan 2021	34	63.36	<b>2,154.24</b>	89.53	3,044.02	(889.78) LT	--
INC COM Dividend Reinvested								--
Symbol: AMD								
<b>ADYEN N V</b>		150	12.52	<b>1,878.00</b>	17.39	2,608.50	(730.50)	--
UNSPONSORED ADR								--
Symbol: ADY EY	21 Apr 2022	100		1,252.00	18.7	1,869.50	(617.50) ST	
	18 May 2022	50		626.00	14.78	739.00	(113.00) ST	
<b>AIRBNB INC</b>		70	105.04	<b>7,352.80</b>	171.94	12,035.91	(4,683.11)	--
CLASS A COMMON STOCK								--
Dividend Reinvested	27 Jan 2021	50		5,252.00	194.72	9,735.91	(4,483.91) LT	
Symbol: ABNB	16 May 2022	20		2,100.80	115	2,300.00	(199.20) ST	
<b>ALIBABA GROUP HOLDING LTD</b>	23 Apr 2020	5	79.99	<b>399.95</b>	205	1,025.00	(625.05) LT	--
SPONSORED ADR Dividend								--
Reinvested								
Symbol: BABA								
<b>AMAZON.COM INC</b>		560	113	<b>63,280.00</b>	100.17	56,095.73	7,184.27	--
Dividend Reinvested								--
Symbol: AMZN	03 Oct 2019	200		22,600.00	85.5	17,100.00	5,500.00 LT	
	27 Feb 2020	100		11,300.00	95.75	9,575.00	1,725.00 LT	
	28 Feb 2020	100		11,300.00	91.5	9,150.00	2,150.00 LT	
	09 Mar 2020	60		6,780.00	88.7	5,322.00	1,458.00 LT	
	22 Feb 2022	100		11,300.00	149.49	14,948.73	(3,648.73) ST	
<b>APPIAN CORPORATION</b>		105	40.83	<b>4,287.15</b>	110.04	11,554.25	(7,267.10)	--
CLASS A COMMON STOCK								--
Dividend Reinvested	23 Jan 2020	50		2,041.50	49.8	2,490.00	(448.50) LT	

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IMPORTANT INFORMATION

## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>APPIAN CORPORATION</b>								
Symbol: APPN	30 Nov 2020	30		1,224.90	170	5,100.00	(3,875.10)	LT
	30 Nov 2020	25		1,020.75	158.57	3,964.25	(2,943.50)	LT
<b>APPLE INC</b>								
Dividend Reinvested EST		101.05205	138.2	<b>13,965.39</b>	<b>115.34</b>	<b>11,655.23</b>	<b>2,310.16</b>	--
YIELD: 0.67%								92.97
Symbol: AAPL	23 Nov 2020	100		13,820.00	115	11,500.00	2,320.00	LT
	11 Feb 2021	0.15095		20.86	135.81	20.50	0.36	LT
	13 May 2021	0.17556		24.26	125.48	22.03	2.23	LT
	12 Aug 2021	0.15095		20.86	146.21	22.07	(1.21)	LT
	11 Nov 2021	0.1484		20.51	148.99	22.11	(1.60)	ST
	10 Feb 2022	0.12651		17.48	175.01	22.14	(4.66)	ST
	12 May 2022	0.16311		22.54	142.05	23.17	(0.63)	ST
	11 Aug 2022	0.13657		18.87	169.95	23.21	(4.34)	ST
<b>ARISTA NETWORKS INC</b>								
COM Dividend Reinvested		90	112.89	<b>10,160.10</b>	<b>119.79</b>	<b>10,781.49</b>	<b>(621.39)</b>	--
Symbol: ANET	23 Mar 2022	25		2,822.25	133.52	3,338.00	(515.75)	ST
	06 Apr 2022	15		1,693.35	132.8	1,992.00	(298.65)	ST
	21 Apr 2022	20		2,257.80	122.57	2,451.49	(193.69)	ST
	19 May 2022	30		3,386.70	100	3,000.00	386.70	ST
<b>ASML HOLDING N V</b>								
N Y REGISTRY SHS 2012		12.11745	415.35	<b>5,032.98</b>	<b>684.66</b>	<b>8,296.38</b>	<b>(3,263.40)</b>	--
Dividend Reinvested EST	20 Oct 2021	7		2,907.45	759.98	5,319.86	(2,412.41)	ST
YIELD: 1.51%	12 Nov 2021	0.01475		6.13	841.36	12.41	(6.28)	ST
Symbol: ASML	14 Mar 2022	5		2,076.75	581.99	2,909.95	(833.20)	ST
	12 May 2022	0.07752		32.20	513.54	39.81	(7.61)	ST
	12 Aug 2022	0.02518		10.46	569.9	14.35	(3.89)	ST
<b>ATLASSIAN CORPORATION PLC</b>								
CLASS A		62	210.59	<b>13,056.58</b>	<b>240.77</b>	<b>14,927.95</b>	<b>(1,871.37)</b>	--
Symbol: TEAM	23 Feb 2021	30		6,317.70	231.92	6,957.60	(639.90)	LT
	20 Apr 2022	15		3,158.85	267.06	4,005.90	(847.05)	ST
	20 Apr 2022	2		421.18	270	540.00	(118.82)	ST
	21 Apr 2022	10		2,105.90	257.45	2,574.45	(468.55)	ST
	17 May 2022	5		1,052.95	170	850.00	202.95	ST

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STATEMENT SUMMARY

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IMPORTANT INFORMATION



## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	ST	LT	Est. Accrued Inc. Est. Annual Inc.
<b>AUTODESK INC</b> Dividend Reinvested Symbol: ADSK	23 Nov 2021	15	186.8	<b>2,802.00</b>	308.98	4,634.70	(1,832.70)	ST		-- --
<b>BERKSHIRE HATHAWAY INC</b> DEL CL B Dividend Reinvested Symbol: BRKB	16 Apr 2020	20	267.02	<b>5,340.40</b>	187	3,740.00	1,600.40	LT		-- --
<b>CHEGG INC</b> Symbol: CHGG	12 May 2020	100	21.07	<b>2,107.00</b>	61	6,100.00	(3,993.00)	LT		-- --
<b>CLOUDFLARE INC</b> CLASS A COMMON STOCK PAR VALUE \$0.001 PER SHARE Symbol: NET	16 Dec 2021	60	55.31	<b>3,318.60</b>	132.2	7,931.96	(4,613.36)	ST		-- --
<b>CONFLUENT INC</b> CLASS A COMMON STOCK Symbol: CFLT	21 Apr 2022	80	23.77	<b>1,901.60</b>	36.19	2,894.97	(993.37)	ST		-- --
<b>CROWDSTRIKE HOLDINGS INC</b> CLASS A COMMON STOCK Symbol: CRWD		96	164.81	<b>15,821.76</b>	135.68	13,025.23	2,796.53			-- --
	29 Jun 2020	30		4,944.30	95	2,850.00	2,094.30	LT		
	23 Nov 2020	30		4,944.30	143	4,290.00	654.30	LT		
	22 Feb 2022	30		4,944.30	167.17	5,015.23	(70.93)	ST		
	16 May 2022	6		988.86	145	870.00	118.86	ST		
<b>DEXCOM INC</b> Dividend Reinvested Symbol: DXCM		80	80.54	<b>6,443.20</b>	70.01	5,600.59	842.61			-- --
	24 Feb 2020	40		3,221.60	71.26	2,850.59	371.01	LT		
	03 Mar 2020	40		3,221.60	68.75	2,750.00	471.60	LT		
<b>DIGITALOCEAN HOLDINGS INC</b> COMMON STOCK Symbol: DOCN		150	36.17	<b>5,425.50</b>	49.56	7,433.50	(2,008.00)			-- --
	22 Feb 2022	100		3,617.00	52.29	5,228.50	(1,611.50)	ST		
	14 Mar 2022	50		1,808.50	44.1	2,205.00	(396.50)	ST		

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## EQUITIES (continued)

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<b>ETSY INC</b>		62	100.13	<b>6,208.06</b>	204.34	12,669.32	(6,461.26)	--
COM								--
Symbol: ETSY	27 Jan 2021	50		5,006.50	203.56	10,178.00	(5,171.50) LT	
	04 Mar 2021	12		1,201.56	207.61	2,491.32	(1,289.76) LT	
<b>FASTLY INC</b>	14 Jul 2020	40	9.16	<b>366.40</b>	75	3,000.00	(2,633.60) LT	--
CLASS A COMMON STOCK								--
Symbol: FSLY								
<b>FIDELITY COVINGTON TR</b>		450	31.28	<b>14,076.00</b>	41.43	18,643.92	(4,567.92)	--
FIDELITY MSCI COMMUNICATION								187.65
SERVICES INDEX ETF EST	22 Feb 2022	120		3,753.60	44.05	5,285.69	(1,532.09) ST	
YIELD: 1.33%	23 Feb 2022	100		3,128.00	43.41	4,341.00	(1,213.00) ST	
Symbol: FCOM	24 Feb 2022	80		2,502.40	42.72	3,417.23	(914.83) ST	
	18 May 2022	100		3,128.00	38	3,800.00	(672.00) ST	
	13 Jun 2022	50		1,564.00	36	1,800.00	(236.00) ST	
<b>FIDELITY COVINGTON TR</b>		282.16553	90.93	<b>25,657.31</b>	97.8	27,594.89	(1,937.58)	--
MSCI INFORMATION TECHNOLOGY								253.95
INDEX ETF Dividend	12 Sep 2018	40		3,637.20	59.42	2,376.90	1,260.30 LT	
Reinvested EST YIELD:	27 Sep 2018	0.0937		8.52	60.19	5.64	2.88 LT	
0.99%	17 Dec 2018	19.9063		1,810.08	50.25	1,000.24	809.84 LT	
Symbol: FTEC	23 Dec 2020	0.11483		10.44	104.5	12.00	(1.56) LT	
	24 Mar 2021	0.11274		10.25	105.55	11.90	(1.65) LT	
	23 Jun 2021	0.10332		9.39	115.47	11.93	(2.54) LT	
	22 Sep 2021	0.09734		8.85	121.43	11.82	(2.97) LT	
	22 Dec 2021	0.11732		10.67	132.37	15.53	(4.86) ST	
	22 Feb 2022	50		4,546.50	115.81	5,790.46	(1,243.96) ST	
	23 Feb 2022	50		4,546.50	113.45	5,672.25	(1,125.75) ST	
	24 Feb 2022	35		3,182.55	110.91	3,881.85	(699.30) ST	
	14 Mar 2022	20		1,818.60	108.61	2,172.26	(353.66) ST	
	23 Mar 2022	0.37483		34.08	120.19	45.05	(10.97) ST	
	18 May 2022	40		3,637.20	101	4,040.00	(402.80) ST	
	13 Jun 2022	25		2,273.25	97	2,425.00	(151.75) ST	
	23 Jun 2022	0.62069		56.44	97.31	60.40	(3.96) ST	
	21 Sep 2022	0.62446		56.78	98.74	61.66	(4.88) ST	

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## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>FIDELITY MSCI HEALTH CARE</b>		61	57.65	<b>3,516.65</b>	44.31	2,702.92	813.73	--
INDEX ETF EST YIELD: 1.50%								52.64
Symbol: FHLC	10 Oct 2018	1		57.65	45.86	45.86	11.79 LT	
	10 Oct 2018	29		1,671.85	45.87	1,330.09	341.76 LT	
	24 Oct 2018	30		1,729.50	42.83	1,284.93	444.57 LT	
	28 Dec 2018	0.2154		12.42	40.95	8.82	3.60 LT	
	04 Jan 2019	0.4653		26.82	40.75	18.96	7.86 LT	
	21 Mar 2019	0.2162		12.46	44.63	9.65	2.81 LT	
	27 Jun 2019	0.1031		5.94	44.71	4.61	1.33 LT	
<b>FIDELITY SELECT</b>		*51.801	48.69	<b>2,522.19</b>	78.48 A	4,065.47	(1,543.28)	--
IT SERVICES DIV & CAP GAIN								--
REINVEST	30 Jan 2020	24.719		1,203.57	78.48	1,940.00	(736.43) LT	
Symbol: FBSOX	02 Mar 2020	13.016		633.75	78.48	1,021.53	(387.78) LT	
	LT REINVEST	3.477		169.30	78.48	272.89	(103.59) LT	
	ST REINVEST	10.589		515.58	78.48	831.05	(315.47) ST	
<b>Market Value vs. Purchases Investment Gain/Loss</b>				<b>2,522.19 (439.34)</b>		<b>2,961.53</b>		
<b>FIVERR INTERNATIONAL LTD</b>	30 Nov 2020	10	30.59	<b>305.90</b>	200.7	2,007.00	(1,701.10) LT	--
ORDINARY SHARES NO PAR VALUE								--
Symbol: FVRR								
<b>FORTINET INC</b>	28 Feb 2020	100	49.13	<b>4,913.00</b>	20	2,000.00	2,913.00 LT	--
Dividend Reinvested								--
Symbol: FTNT								
<b>GLOBAL X FUNDS</b>	04 Mar 2021	33	13.7	<b>452.10</b>	96.97	3,200.00	(2,747.90) LT	--
GLOBAL X CANNABIS ETF EST								40.89
YIELD: 9.04%								
Symbol: POTX								
<b>GOLDMAN SACHS GROUP INC</b>		21.15056	293.05	<b>6,198.17</b>	178.92	3,784.20	2,413.97	--
Dividend Reinvested EST								211.51
YIELD: 3.41%	04 May 2020	20		5,861.00	172	3,440.00	2,421.00 LT	
Symbol: GS	29 Jun 2020	0.13063		38.28	191.38	25.00	13.28 LT	

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## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>GOLDMAN SACHS GROUP INC</b>								
	29 Sep 2020	0.12712		37.25	197.92	25.16	12.09	LT
	30 Dec 2020	0.09778		28.65	258.95	25.32	3.33	LT
	30 Mar 2021	0.07684		22.52	331.08	25.44	(2.92)	LT
	29 Jun 2021	0.06856		20.09	372.52	25.54	(5.45)	LT
	29 Sep 2021	0.10558		30.94	388.33	41.00	(10.06)	LT
	30 Dec 2021	0.10629		31.15	387.71	41.21	(10.06)	ST
	30 Mar 2022	0.12221		35.81	339.01	41.43	(5.62)	ST
	29 Jun 2022	0.13797		40.43	302.02	41.67	(1.24)	ST
	29 Sep 2022	0.17758		52.04	295.25	52.43	(0.39)	ST
<b>HUBSPOT INC</b>								
COM		55	270.12	14,856.60	308.21	16,951.38	(2,094.78)	--
Symbol: HUBS								--
	28 Feb 2020	20		5,402.40	170	3,400.00	2,002.40	LT
	27 Jan 2021	25		6,753.00	350.06	8,751.38	(1,998.38)	LT
	04 Mar 2021	10		2,701.20	480	4,800.00	(2,098.80)	LT
<b>IDEXX LABORATORIES CORP</b>								
Dividend Reinvested	31 Jan 2020	20	325.8	6,516.00	275	5,500.00	1,016.00	LT
Symbol: IDXX								--
<b>JANUS HENDERSON GLOBAL TECHNOLOGY AND INNVN CL A</b>								
Div & CAP GAIN REINVEST		*163.012	31.57	5,146.29	41.81 A	6,815.25	(1,668.96)	--
Symbol: JATAX								--
	30 Jan 2020	62.893		1,985.53	41.81	2,629.45	(643.92)	LT
	02 Mar 2020	64.466		2,035.19	41.81	2,695.21	(660.02)	LT
	LT REINVEST	11.747		370.85	41.81	491.12	(120.27)	LT
	ST REINVEST	23.906		754.71	41.81	999.47	(244.76)	ST
<b>Market Value vs. Purchases Investment Gain/Loss</b>				<b>5,146.29</b>		<b>5,324.66</b>		
				<b>(178.37)</b>				
<b>JD.COM INC</b>								
SPONSORED ADR REPSTG COM CL		163.16254	50.3	8,207.08	59.03	9,632.00	(1,424.92)	--
A Dividend Reinvested								--
Symbol: JD								
	30 Apr 2020	100		5,030.00	43	4,300.00	730.00	LT
	25 Nov 2020	30		1,509.00	87.12	2,613.60	(1,104.60)	LT
	02 Dec 2020	30		1,509.00	84	2,520.00	(1,011.00)	LT
	14 Jun 2022	3.16254		159.08	62.73	198.40	(39.32)	ST

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## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss		Est. Accrued Inc. Est. Annual Inc.
<b>LEMONADE INC</b> COMMON STOCK Symbol: LMND	09 Dec 2020	35	21.18	<b>741.30</b>	87.5	3,062.50	(2,321.20)	LT	-- --
<b>LUCKIN COFFEE INC</b> AMERICAN DEPOSITARY SHARES Symbol: LKNCY	05 Mar 2020	20	16.5	<b>330.00</b>	42.09	841.88	(511.88)	LT	-- --
<b>LULULEMON ATHLETICA INC</b> Dividend Reinvested Symbol: LULU	24 Feb 2022	15	279.56	<b>4,193.40</b>	293.93	4,408.98	(215.58)	ST	-- --
<b>MASTERCARD INCORPORATED</b> Dividend Reinvested EST YIELD: 0.69% Symbol: MA		35.35236	284.34	<b>10,052.09</b>	273.64	9,673.97	378.12		-- 69.29
	09 Apr 2020	20		5,686.80	270	5,400.00	286.80	LT	
	16 Apr 2020	10		2,843.40	255	2,550.00	293.40	LT	
	07 Aug 2020	0.03676		10.45	326.44	12.00	(1.55)	LT	
	09 Nov 2020	0.03463		9.85	346.81	12.01	(2.16)	LT	
	09 Feb 2021	0.03967		11.28	333.5	13.23	(1.95)	LT	
	07 May 2021	0.0354		10.07	374.29	13.25	(3.18)	LT	
	09 Aug 2021	0.03543		10.07	374.26	13.26	(3.19)	LT	
	09 Nov 2021	0.03853		10.96	344.67	13.28	(2.32)	ST	
	09 Feb 2022	0.03832		10.90	386.48	14.81	(3.91)	ST	
	09 May 2022	0.0443		12.60	334.76	14.83	(2.23)	ST	
	13 Jun 2022	5		1,421.70	320	1,600.00	(178.30)	ST	
	09 Aug 2022	0.04932		14.02	350.77	17.30	(3.28)	ST	
<b>MCCORMICK &amp; CO INC</b> NON-VOTING Dividend Reinvested EST YIELD: 2.08% Symbol: MKC		41.53597	71.27	<b>2,960.27</b>	82.78	3,438.35	(478.08)		-- 61.47
	30 Jan 2020	40		2,850.80	82.5	3,300.00	(449.20)	LT	
	27 Apr 2020	0.15998		11.40	77.51	12.40	(1.00)	LT	
	20 Jul 2020	0.1311		9.34	94.97	12.45	(3.11)	LT	
	19 Oct 2020	0.1243		8.86	100.48	12.49	(3.63)	LT	
	11 Jan 2021	0.14518		10.35	94.64	13.74	(3.39)	LT	
	26 Apr 2021	0.15071		10.74	91.5	13.79	(3.05)	LT	
	26 Jul 2021	0.16249		11.58	85.17	13.84	(2.26)	LT	
	26 Oct 2021	0.17211		12.27	80.76	13.90	(1.63)	ST	

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Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>MCCORMICK &amp; CO INC</b>								
	10 Jan 2022	0.15878		11.32	95.67	15.19	(3.87)	ST
	25 Apr 2022	0.14918		10.63	102.23	15.25	(4.62)	ST
	25 Jul 2022	0.18214		12.98	84	15.30	(2.32)	ST
<b>MERCADOLIBRE INC</b>								
		6	827.78	4,966.68	1,642.65	9,855.87	(4,889.19)	--
Dividend Reinvested								--
Symbol: MELI	29 Jan 2021	3		2,483.34	1,766.29	5,298.87	(2,815.53)	LT
	04 Mar 2021	3		2,483.34	1,519	4,557.00	(2,073.66)	LT
<b>META PLATFORMS INC</b>								
		25	135.68	3,392.00	190.06	4,751.59	(1,359.59)	--
CLASS A COMMON STOCK								--
Dividend Reinvested	12 Dec 2019	5		678.40	195	975.00	(296.60)	LT
Symbol: META	24 Feb 2020	10		1,356.80	202.66	2,026.59	(669.79)	LT
	16 Apr 2020	10		1,356.80	175	1,750.00	(393.20)	LT
<b>MICROSOFT CORP</b>								
		61.38493	232.9	14,296.55	169.56	10,408.24	3,888.31	--
Dividend Reinvested EST								166.97
YIELD: 1.17%	09 Mar 2020	20		4,658.00	151	3,020.00	1,638.00	LT
Symbol: MSFT	17 Apr 2020	40		9,316.00	176	7,040.00	2,276.00	LT
	11 Jun 2020	0.15782		36.76	193.89	30.60	6.16	LT
	10 Sep 2020	0.14535		33.85	211.08	30.68	3.17	LT
	10 Dec 2020	0.1588		36.98	212.66	33.77	3.21	LT
	11 Mar 2021	0.14324		33.36	236.39	33.86	(0.50)	LT
	10 Jun 2021	0.13353		31.10	254.18	33.94	(2.84)	LT
	09 Sep 2021	0.11301		26.32	300.95	34.01	(7.69)	LT
	09 Dec 2021	0.11284		26.28	334.37	37.73	(11.45)	ST
	10 Mar 2022	0.13316		31.01	283.87	37.80	(6.79)	ST
	09 Jun 2022	0.14008		32.62	270.42	37.88	(5.26)	ST
	08 Sep 2022	0.1471		34.26	258.12	37.97	(3.71)	ST
<b>NETFLIX INC</b>								
		15	235.44	3,531.60	375.67	5,635.00	(2,103.40)	--
COM Dividend Reinvested								--
Symbol: NFLX	23 Jan 2020	10		2,354.40	326	3,260.00	(905.60)	LT
	23 Jul 2020	5		1,177.20	475	2,375.00	(1,197.80)	LT

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## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss		Est. Accrued Inc. Est. Annual Inc.
<b>NICE LTD</b> AMERICAN DEPOSITARY SHARES Dividend Reinvested Symbol: NICE	24 Feb 2020	20	188.24	<b>3,764.80</b>	170	3,400.00	364.80	LT	-- --
<b>NINTENDO CO LTD-ADR NEW</b> EST YIELD: 3.27% Symbol: NTDOY	11 Mar 2021	100	50.97	<b>5,097.00</b>	69.65	6,965.25	(1,868.25)	LT	-- 166.90
<b>NVIDIA CORP</b> Dividend Reinvested EST YIELD: 0.13% Symbol: NVDA		172.4038	121.39	<b>20,928.10</b>	94.84	16,351.35	4,576.75		-- 27.58
	24 Feb 2020	40		4,855.60	69.69	2,787.68	2,067.92	LT	
	20 Mar 2020	0.02844		3.45	56.26	1.60	1.85	LT	
	21 Apr 2020	60		7,283.40	70	4,200.00	3,083.40	LT	
	26 Jun 2020	0.0424		5.15	94.34	4.00	1.15	LT	
	24 Sep 2020	0.0324		3.93	123.46	4.00	(0.07)	LT	
	29 Dec 2020	0.03092		3.75	129.04	3.99	(0.24)	LT	
	27 Jan 2021	40		4,855.60	130.95	5,237.85	(382.25)	LT	
	04 Mar 2021	32		3,884.48	127	4,064.00	(179.52)	LT	
	31 Mar 2021	0.0524		6.36	131.49	6.89	(0.53)	LT	
	01 Jul 2021	0.03424		4.16	201.23	6.89	(2.73)	LT	
	23 Sep 2021	0.03112		3.78	221.4	6.89	(3.11)	LT	
	23 Dec 2021	0.02326		2.82	296.22	6.89	(4.07)	ST	
	24 Mar 2022	0.02611		3.17	263.88	6.89	(3.72)	ST	
	01 Jul 2022	0.04629		5.62	148.84	6.89	(1.27)	ST	
	29 Sep 2022	0.05622		6.82	122.55	6.89	(0.07)	ST	
<b>OKTA INC</b> CLASS A COMMON STOCK Symbol: OKTA	27 Jan 2021	20	56.87	<b>1,137.40</b>	252	5,040.00	(3,902.60)	LT	-- --
<b>PAYCOM SOFTWARE INC</b> Symbol: PAYC		34	329.99	<b>11,219.66</b>	331.1	11,257.50	(37.84)		-- --
	22 Mar 2022	5		1,649.95	357.5	1,787.50	(137.55)	ST	
	23 Mar 2022	5		1,649.95	350	1,750.00	(100.05)	ST	
	24 Mar 2022	10		3,299.90	340	3,400.00	(100.10)	ST	

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## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	ST	Est. Accrued Inc. Est. Annual Inc.
<b>PAYCOM SOFTWARE INC</b>									
	07 Apr 2022	9		2,969.91	330	2,970.00	(0.09)	ST	
	18 May 2022	5		1,649.95	270	1,350.00	299.95	ST	
<b>PAYPAL HOLDINGS INC</b>		44	86.07	<b>3,787.08</b>	240.08	10,563.62	(6,776.54)		--
COM Dividend Reinvested									--
Symbol: PYPL	27 Jan 2021	29		2,496.03	230.55	6,685.97	(4,189.94)	LT	
	23 Feb 2021	15		1,291.05	258.51	3,877.65	(2,586.60)	LT	
<b>PINTEREST INC</b>	23 Feb 2021	130	23.3	<b>3,029.00</b>	73.08	9,500.40	(6,471.40)	LT	--
CLASS A COMMON STOCK									--
Dividend Reinvested									--
Symbol: PINS									--
<b>ROKU INC</b>	16 May 2022	20	56.4	<b>1,128.00</b>	95	1,900.00	(772.00)	ST	--
CLASS A COMMON STOCK									--
Symbol: ROKU									--
<b>SALESFORCE INC</b>	02 Dec 2020	22	143.84	<b>3,164.48</b>	224.08	4,929.65	(1,765.17)	LT	--
COMMON STOCK Dividend									--
Reinvested									--
Symbol: CRM									--
<b>SCHWAB STRATEGIC TR</b>		170.81068	28.13	<b>4,804.90</b>	32.53	5,556.59	(751.69)		--
INTL EQUITY ETF Dividend									200.87
Reinvested EST YIELD:	02 Jul 2018	38		1,068.94	32.58	1,238.04	(169.10)	LT	
4.18%	19 Jul 2018	74		2,081.62	33.25	2,460.50	(378.88)	LT	
Symbol: SCHF	23 Oct 2018	40		1,125.20	30.64	1,225.40	(100.20)	LT	
	18 Dec 2018	4.5935		129.22	28.72	131.91	(2.69)	LT	
	02 Jul 2019	0.4065		11.43	32.28	13.12	(1.69)	LT	
	17 Dec 2019	3.43896		96.74	33.51	115.24	(18.50)	LT	
	29 Jun 2020	1.29083		36.31	29.64	38.26	(1.95)	LT	
	15 Dec 2020	2.32657		65.45	35.43	82.43	(16.98)	LT	
	28 Jun 2021	1.40517		39.53	39.77	55.89	(16.36)	LT	
	13 Dec 2021	3.6847		103.65	38.3	141.14	(37.49)	ST	
	04 Jan 2022	0.20132		5.66	39.34	7.92	(2.26)	ST	
	28 Jun 2022	1.46313		41.16	31.95	46.74	(5.58)	ST	

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<b>SCHWAB STRATEGIC TR</b>		*416.43254	42.35	<b>17,635.92</b>	32.68	13,609.01	4,026.91	--
US LARGE-CAP ETF Dividend								309.41
Reinvested EST YIELD:	Long Term	410.20852		17,372.33	32.43	13,302.59	4,069.74 LT	
1.75%	Short Term	6.22402		263.59	49.23	306.42	(42.83) ST	
Symbol: SCHX								
<b>SCHWAB STRATEGIC TR</b>		*220.53914	37.8	<b>8,336.38</b>	35.61	7,853.71	482.67	--
US SMALL-CAP ETF Dividend								130.56
Reinvested EST YIELD:	Long Term	217.60952		8,225.64	35.5	7,724.40	501.24 LT	
1.57%	Short Term	2.92962		110.74	44.14	129.31	(18.57) ST	
Symbol: SCHA								
<b>SHOIFY INC</b>		550	26.94	<b>14,817.00</b>	62.15	34,183.80	(19,366.80)	--
CL A								--
Symbol: SHOP	24 Feb 2020	50		1,347.00	49.88	2,494.20	(1,147.20) LT	
	21 Apr 2020	50		1,347.00	60	3,000.00	(1,653.00) LT	
	04 Jun 2020	100		2,694.00	73	7,300.00	(4,606.00) LT	
	04 Jun 2020	50		1,347.00	75	3,750.00	(2,403.00) LT	
	22 Feb 2022	100		2,694.00	63.11	6,310.60	(3,616.60) ST	
	24 Feb 2022	100		2,694.00	61	6,100.00	(3,406.00) ST	
	14 Mar 2022	100		2,694.00	52.29	5,229.00	(2,535.00) ST	
<b>SNOWFLAKE INC</b>	22 Nov 2021	20	169.96	<b>3,399.20</b>	370	7,400.00	(4,000.80) ST	--
CLASS A COMMON STOCK								--
Symbol: SNOW								
<b>SPOTIFY TECHNOLOGY S A</b>		50	86.3	<b>4,315.00</b>	128.09	6,404.70	(2,089.70)	--
SHS SPOTIFY TECH SA ORD REG								--
Dividend Reinvested	24 Feb 2022	20		1,726.00	141.53	2,830.50	(1,104.50) ST	
Symbol: SPOT	14 Mar 2022	30		2,589.00	119.14	3,574.20	(985.20) ST	
<b>SYNOPSYS INC</b>	30 Jan 2020	20	305.51	<b>6,110.20</b>	149.66	2,993.20	3,117.00 LT	--
Dividend Reinvested								--
Symbol: SNPS								
<b>TAKE TWO INTERACTIVE</b>	24 May 2022 N	12	109	<b>1,308.00</b>	N/A	Provide	N/A	--
SOFTWARE INC Dividend								--

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<b>TAKE TWO INTERACTIVE</b>								
Reinvested								
Symbol: TTWO								
<b>TELADOC HEALTH INC</b>		18	25.35	<b>456.30</b>	193.29	3,479.23	(3,022.93)	--
COMMON STOCK								--
Symbol: TDOC	30 Nov 2020	10		253.50	195.92	1,959.23	(1,705.73) LT	
	02 Dec 2020	8		202.80	190	1,520.00	(1,317.20) LT	
<b>TESLA INC</b>		600	265.25	<b>159,150.00</b>	46.33	27,797.62	131,352.38	--
COMMON STOCK Dividend								--
Reinvested	26 Feb 2020	150		39,787.50	53	7,950.00	31,837.50 LT	
Symbol: TSLA	26 Feb 2020	150		39,787.50	52.28	7,842.62	31,944.88 LT	
	28 Feb 2020	150		39,787.50	41.33	6,200.00	33,587.50 LT	
	12 Mar 2020	150		39,787.50	38.7	5,805.00	33,982.50 LT	
<b>TRADE DESK INC (THE)</b>		300	59.75	<b>17,925.00</b>	56.98	17,094.53	830.47	--
CLASS A COMMON STOCK								--
Symbol: TTD	23 Jan 2020	100		5,975.00	27.5	2,750.00	3,225.00 LT	
	27 Jan 2021	100		5,975.00	75.45	7,544.53	(1,569.53) LT	
	04 Mar 2021	100		5,975.00	68	6,800.00	(825.00) LT	
<b>TWILIO INC</b>	27 Jan 2021	15	69.14	<b>1,037.10</b>	347	5,205.00	(4,167.90) LT	--
CL A								--
Symbol: TWLO								
<b>UNITED AIRLINES HOLDINGS</b>	16 Apr 2020	100	32.53	<b>3,253.00</b>	29	2,900.00	353.00 LT	--
INC COMMON STOCK Dividend								--
Reinvested								
Symbol: UAL								
<b>UPSTART HOLDINGS INC</b>		54	20.79	<b>1,122.66</b>	175.91	9,498.96	(8,376.30)	--
COMMON STOCK								--
Symbol: UPST	10 Nov 2021	14		291.06	264.69	3,705.66	(3,414.60) ST	
	19 Nov 2021	10		207.90	215.46	2,154.55	(1,946.65) ST	
	22 Feb 2022	30		623.70	121.29	3,638.75	(3,015.05) ST	

\* A large number of tax lots exist for the securities denoted with an asterisk. Individual tax lots are available by calling the appropriate number on the front of this statement.

See additional footnotes on the last page of the Holdings section.

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Please read the important disclosures at the end of the statement. For questions, please contact us using the information provided on the front of this statement.

STATEMENT SUMMARY	BROKERAGE	IMPORTANT INFORMATION
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## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>VAIL RESORTS INC</b>		15.33166	215.64	<b>3,306.12</b>	272.11	4,171.84	(865.72)	--
Dividend Reinvested EST								117.13
YIELD: 3.54%	27 Jan 2021	15		3,234.60	272.51	4,087.58	(852.98) LT	
Symbol: MTN	22 Oct 2021	0.038		8.19	347.37	13.20	(5.01) ST	
	11 Jan 2022	0.04451		9.60	297.24	13.23	(3.63) ST	
	14 Apr 2022	0.11098		23.93	259.6	28.81	(4.88) ST	
	12 Jul 2022	0.13817		29.79	210.03	29.02	0.77 ST	
<b>VANGUARD SECTOR INDEX FDS</b>		59.86298	171.79	<b>10,283.86</b>	140.71	8,423.10	1,860.76	--
VANGUARD CONSUMER STAPLES								260.46
ETF Dividend Reinvested	20 Nov 2018	20		3,435.80	143.25	2,864.95	570.85 LT	
EST YIELD: 2.53%	17 Dec 2018	20		3,435.80	137.2	2,743.95	691.85 LT	
Symbol: VDC	19 Dec 2018	0.1546		26.56	134.99	20.87	5.69 LT	
	24 Dec 2018	9.8454		1,691.34	127.5	1,255.24	436.10 LT	
	24 Dec 2018	0.0275		4.72	127.64	3.51	1.21 LT	
	27 Mar 2019	0.2606		44.77	143.86	37.49	7.28 LT	
	27 Jun 2019	0.3538		60.78	148.16	52.42	8.36 LT	
	02 Oct 2019	0.3581		61.52	154.62	55.37	6.15 LT	
	26 Dec 2019	0.33564		57.66	161.39	54.17	3.49 LT	
	18 Mar 2020	0.23191		39.84	136.73	31.71	8.13 LT	
	04 May 2020	5		858.95	145	725.00	133.95 LT	
	30 Jun 2020	0.49124		84.39	148.44	72.92	11.47 LT	
	22 Sep 2020	0.30507		52.41	162.98	49.72	2.69 LT	
	29 Dec 2020	0.52541		90.26	171.68	90.20	0.06 LT	
	07 Apr 2021	0.31278		53.73	177.63	55.56	(1.83) LT	
	30 Jun 2021	0.32888		56.50	181.04	59.54	(3.04) LT	
	08 Oct 2021	0.33961		58.34	179.35	60.91	(2.57) ST	
	27 Dec 2021	0.38217		65.65	193.32	73.88	(8.23) ST	
	04 Apr 2022	0.22275		38.27	196.54	43.78	(5.51) ST	
	01 Jul 2022	0.38752		66.57	185.56	71.91	(5.34) ST	
<b>VANGUARD SECTOR INDEX FDS</b>		*138.97388	307.37	<b>42,716.40</b>	204.66	28,441.75	14,274.65	--
VANGUARD INFORMATION								397.19
TECHNOLOGY ETF Dividend	Long Term	137.95026		42,401.77	203.18	28,029.41	14,372.36 LT	
Reinvested EST YIELD:	Short Term	1.02362		314.63	402.83	412.34	(97.71) ST	
0.93%								
Symbol: VGT								

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Please read the important disclosures at the end of the statement. For questions, please contact us using the information provided on the front of this statement.

## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>VANGUARD WORLD FUNDS</b>		*144.51759	82.37	<b>11,903.91</b>	80.44	11,625.16	278.75	--
VANGUARD COMMUNICATION SERVICES ETF Dividend	Long Term	143.19198		11,794.72	80.02	11,457.80	336.92 LT	143.65
Reinvested EST YIELD: 1.21%	Short Term	1.32561		109.19	126.25	167.36	(58.17) ST	
Symbol: VOX								
<b>WALT DISNEY CO</b>		45	94.33	<b>4,244.85</b>	116.31	5,233.76	(988.91)	--
Dividend Reinvested								--
Symbol: DIS	24 Feb 2020	20		1,886.60	133.69	2,673.76	(787.16) LT	
	28 Apr 2020	10		943.30	106	1,060.00	(116.70) LT	
	10 Jun 2022	15		1,414.95	100	1,500.00	(85.05) ST	
<b>WEX INC</b>	24 Jun 2020	20	126.94	<b>2,538.80</b>	170	3,400.00	(861.20) LT	--
Dividend Reinvested								--
Symbol: WEX								
<b>ZEBRA TECHNOLOGIES</b>	20 Nov 2020	10	262.01	<b>2,620.10</b>	355	3,550.00	(929.90) LT	--
CORP-CL A Dividend								--
Reinvested								
Symbol: ZBRA								
<b>ZOOM VIDEO</b>		80	73.59	<b>5,887.20</b>	88.44	7,075.00	(1,187.80)	--
COMMUNICATIONS INC CLASS A COMMON STOCK	23 Jan 2020	50		3,679.50	75.5	3,775.00	(95.50) LT	--
Symbol: ZM	06 Apr 2020	30		2,207.70	110	3,300.00	(1,092.30) LT	
<b>ZSCALER INC</b>		30	164.37	<b>4,931.10</b>	232.75	6,982.60	(2,051.50)	--
COMMON STOCK Dividend								--
Reinvested	22 Feb 2022	20		3,287.40	254.54	5,090.85	(1,803.45) ST	
Symbol: ZS	14 Mar 2022	10		1,643.70	189.18	1,891.75	(248.05) ST	
<b>TOTAL EQUITIES</b>				<b>\$697,962.30</b>		<b>\$652,017.25</b>	<b>\$44,637.05</b>	<b>-- \$2,990.85</b>

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See additional footnotes on the last page of the Holdings section.

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Please read the important disclosures at the end of the statement. For questions, please contact us using the information provided on the front of this statement.

STATEMENT SUMMARY

BROKERAGE

IMPORTANT INFORMATION

## FIXED INCOME

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>SCHWAB STRATEGIC TR</b>		*6.40926	45.31	<b>290.40</b>	50.82	325.74	(35.34)	--
US AGGREGATE BD ETF								7.39
Dividend Reinvested EST	Long Term	6.26543		283.89	50.83	318.46	(34.57) LT	
YIELD: 2.54%	Short Term	0.14383		6.52	50.62	7.28	(0.76) ST	
Symbol: SCHZ								
<b>TOTAL FIXED INCOME</b>				<b>\$290.40</b>		<b>\$325.74</b>	<b>(\$35.34)</b>	<b>--</b> <b>\$7.39</b>

## ALTERNATIVE ASSETS

Please note: Important information regarding Alternative Assets including pricing and source of valuations is provided in the "Messages" section of Important Information. This security is classified as indicated based on best efforts by J.P. Morgan for convenience and informational purposes only and J.P. Morgan does not warrant the accuracy of these classifications. Please refer to investment documentation for a more accurate classification.

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>AVALONBAY COMMUNITIES INC</b>		18.98544	184.19	<b>3,496.93</b>	168.6	3,200.93	296.00	--
Dividend Reinvested EST								120.75
YIELD: 3.45%	09 Dec 2020	18		3,315.42	166.43	2,995.65	319.77 LT	
Symbol: AVB	15 Jan 2021	0.17872		32.92	160.14	28.62	4.30 LT	
	15 Apr 2021	0.15407		28.38	187.58	28.90	(0.52) LT	
	15 Jul 2021	0.13052		24.04	223.34	29.15	(5.11) LT	
	15 Oct 2021	0.12571		23.15	233.55	29.36	(6.21) ST	
	18 Jan 2022	0.11927		21.97	247.84	29.56	(7.59) ST	
	18 Apr 2022	0.12135		22.35	245.16	29.75	(7.40) ST	
	15 Jul 2022	0.1558		28.70	192.17	29.94	(1.24) ST	
<b>TOTAL ALTERNATIVE ASSETS</b>				<b>\$3,496.93</b>		<b>\$3,200.93</b>	<b>\$296.00</b>	<b>--</b> <b>\$120.75</b>

\* A large number of tax lots exist for the securities denoted with an asterisk. Individual tax lots are available by calling the appropriate number on the front of this statement.

See additional footnotes on the last page of the Holdings section.

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STATEMENT SUMMARY	BROKERAGE	IMPORTANT INFORMATION
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Holdings (continued)

J.P. Morgan Self-Directed Investing

Total Account Value : \$709,202.00 <sup>3</sup>

Unless otherwise noted, all positions are held in your cash account. F - TEFRA Account G - Good Faith Account I - Income Account L - Non Purpose Loan Account  
M - Margin Account R - DVP/RVP Account S - Short Account

AI Pricing Method: a – Net Investment b – Appraised Value c – The firm did not receive price information compliant with applicable reporting requirements.  
A - Average Cost B - Adjusted for Amortization or Accretion D - Acquisition Date = Date of Death E - Adjusted for Option Exercise or Assignment K - Gifted Security LT - Long Term  
MT - Mixed Term N - Noncovered Provide - Please provide this information ST - Short Term T - Cost Basis provided by Third Party W - Adjusted for Wash Sale  
<sup>3</sup> Important information regarding Alternative Assets including pricing and source of valuations is provided in the “Messages” section of Important Information.

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## Activity

J.P. Morgan Self-Directed Investing

## CASH FLOW SUMMARY

Description	This Period	Year-to-Date
<b>Opening Cash Balance</b>	<b>\$7,399.16</b>	<b>\$188.58</b>
Trade and Investment Activity	0.00	1,078.14
Income	319.85	2,402.76
Cash Deposits	0.00	163,000.00
<b>Total Credits</b>	<b>\$319.85</b>	<b>\$166,480.90</b>
Trade and Investment Activity	(266.64)	(159,177.06)
Fees <sup>1</sup>	0.00	(10.70)
Tax Withheld	0.00	(29.35)
<b>Total Debits</b>	<b>(\$266.64)</b>	<b>(\$159,217.11)</b>
<b>Net Cash Activity</b>	<b>\$53.21</b>	<b>\$7,263.79</b>
<b>CLOSING CASH BALANCE</b>	<b>\$7,452.37</b>	<b>\$7,452.37</b>

"Opening Cash Balance" and "Closing Cash Balance" include Sweep Funds.

<sup>1</sup> Account fees, management fees, and debit interest are included. Trade related fees charged by brokers and commissions impact the total cost or proceeds of your trades and are not included here.

See additional footnotes on the last page of this account.

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STATEMENT SUMMARY

BROKERAGE

IMPORTANT INFORMATION

## TRADE AND INVESTMENT ACTIVITY

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
08 Sep 2022 08 Sep 2022	REINVEST	<b>MICROSOFT CORP</b> REINVEST @ 258.112328 Symbol: MSFT	0.1471		(37.97)	
08 Sep 2022 08 Sep 2022	REINVEST	<b>SCHWAB STRATEGIC TR</b> US AGGREGATE BD ETF REINVEST @ 47.145000 Symbol: SCHZ	0.01357		(0.64)	
21 Sep 2022 21 Sep 2022	REINVEST	<b>FIDELITY COVINGTON TR</b> MSCI INFORMATION TECHNOLOGY INDEX ETF REINVEST @ 98.740000 Symbol: FTEC	0.62446		(61.66)	
26 Sep 2022 26 Sep 2022	REINVEST	<b>SCHWAB STRATEGIC TR</b> US SMALL-CAP ETF REINVEST @ 38.346279 Symbol: SCHX	0.74922		(28.73)	
26 Sep 2022 27 Sep 2022	REINVEST	<b>SCHWAB STRATEGIC TR</b> US LARGE-CAP ETF REINVEST @ 43.060000 Symbol: SCHX	1.81885		(78.32)	
29 Sep 2022 29 Sep 2022	REINVEST	<b>GOLDMAN SACHS GROUP INC</b> REINVEST @ 295.239701 Symbol: GS	0.17758		(52.43)	
29 Sep 2022 29 Sep 2022	REINVEST	<b>NVIDIA CORP</b> REINVEST @ 122.546574 Symbol: NVDA	0.05622		(6.89)	
<b>Total Securities Bought &amp; Sold</b>						
<b>Total Other Investment Activity</b>						<b>(\$266.64)</b>
<b>TOTAL TRADE AND INVESTMENT ACTIVITY</b>						<b>(\$266.64)</b>

See additional footnotes on the last page of this account.

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Please read the important disclosures at the end of the statement. For questions, please contact us using the information provided on the front of this statement.

STATEMENT SUMMARY

BROKERAGE

IMPORTANT INFORMATION



## INCOME

Taxable and non-taxable income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

## Income from Taxable Investments

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
08 Sep 2022	DIVIDEND	<b>MICROSOFT CORP</b> RD 08/18 PD 09/08 CDRT .620 DIV ON 61.23783 SHS Symbol: MSFT				37.97	37.97
08 Sep 2022	DIVIDEND	<b>Schwab Strategic TR</b> US AGGREGATE BD ETF RD 09/02 PD 09/08 CDRT .100 DIV ON 6.39569 SHS Symbol: SCHZ				0.64	0.64
21 Sep 2022	DIVIDEND	<b>Fidelity Covington TR</b> Fidelity MSCI Communication Services Index ETF Cash Div ON 450 SHS REC 09/19/22 PAY 09/21/22 Symbol: FCOM	450	0.088		39.60	39.60
21 Sep 2022	DIVIDEND	<b>Fidelity Covington TR</b> MSCI Information Technology Index ETF RD 09/19 PD 09/21 CDRT .219 DIV ON 281.54107 SHS Symbol: FTEC				61.66	61.66
21 Sep 2022	DIVIDEND	<b>Fidelity MSCI Health Care</b> Index ETF Cash Div ON 61 SHS REC 09/19/22 PAY 09/21/22 Symbol: FHLC	61	0.222		13.54	13.54
26 Sep 2022	DIVIDEND	<b>Schwab Strategic TR</b> US SMALL-CAP ETF RD 09/22 PD 09/26 CDRT .130 DIV ON 219.78992 SHS Symbol: SCHL				28.73	28.73
27 Sep 2022	DIVIDEND	<b>Schwab Strategic TR</b> US LARGE-CAP ETF RD 09/22 PD 09/26 CDRT .188 DIV ON				78.32	78.32

See additional footnotes on the last page of this account.

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STATEMENT SUMMARY

BROKERAGE

IMPORTANT INFORMATION

## Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
		<b>SCHWAB STRATEGIC TR</b> 414.61369 SHS Symbol: SCHX					
29 Sep 2022	DIVIDEND	<b>GOLDMAN SACHS GROUP INC</b> RD 09/01 PD 09/29 CDRT .500 DIV ON 20.97298 SHS Symbol: GS				52.43	52.43
29 Sep 2022	DIVIDEND	<b>NVIDIA CORP</b> RD 09/08 PD 09/29 CDRT .040 DIV ON 172.34758 SHS Symbol: NVDA				6.89	6.89
<b>Total Dividends</b>						<b>\$319.78</b>	<b>\$319.78</b>
<b>TOTAL INCOME FROM TAXABLE INVESTMENTS</b>						<b>\$319.78</b>	<b>\$319.78</b>

<b>Total Income</b>	<b>\$319.78</b>	<b>\$319.78</b>
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## SWEEP PROGRAM ACTIVITY

## CHASE DEPOSIT SWEEP, JPMORGAN CHASE BANK NA, Symbol: QACDS

Date	Transaction	Description	Quantity	Price	Debit Amount	Credit Amount
OPENING BALANCE			7,399.16	1		
01 Sep 2022	REINVEST	MONTHLY INTEREST REINVESTED	0.07		(0.07)	
21 Sep 2022	PURCHASE	INTRA-DAY DEPOSIT	53.14		(53.14)	
<b>CLOSING BALANCE</b>			<b>7,452.37</b>	<b>1</b>		

See additional footnotes on the last page of this account.

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STATEMENT SUMMARY	BROKERAGE	IMPORTANT INFORMATION
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CHASE DEPOSIT SWEEP,JPMORGAN CHASE BANK NA,Symbol: QACDS

Date	Transaction	Description	Quantity	Price	Debit Amount	Credit Amount
01 Sep 2022	INTEREST	MONTHLY INTEREST 07/30-08/31				0.07
SWEEP PROGRAM ACTIVITY					(\$53.21)	
Sweep Program Dividend/Interest						\$0.07
Total Sweep Program Activity					(\$53.21)	

A - Average Cost B - Adjusted for Amortization or Accretion D - Acquisition Date = Date of Death E - Adjusted for Option Exercise or Assignment K - Gifted Security LT - Long Term  
MT - Mixed Term N - Noncovered Provide - Please provide this information ST - Short Term T - Cost Basis provided by Third Party W - Adjusted for Wash Sale

Closing Methods: MLMG - Maximum Loss, Minimum Gain LIFO - Last In, First Out FIFO - First In, First Out HC - High Cost LC - Low Cost  
LTHC - Long Term, High Cost PRO - Pro Rata VSP - Specific Match (the closing transaction was specifically matched to this lot)

**Realized Gain / Loss Detail - Year To Date**

Cost Basis, Realized Gain / Loss, and holding period information may not reflect all adjustments necessary for tax reporting purposes. Tax payers should verify such information against their own records when calculating reportable gain or loss resulting from a sale, redemption or exchange. Please contact your tax advisor for additional information as neither J.P. Morgan nor any of its affiliates provides tax advice related to the accounts referenced in these statement(s). J.P. Morgan makes no warranties with respect to and specifically disclaims any liability arising out of a customer's use of or any tax position taken in reliance upon such information. Proceeds information excludes accrued interest.

Information on this statement related to cost and gain/loss calculations does not include adjustments for wash sales that may have occurred on the last business day of this statement period. These wash sale adjustments, if any, will be reflected on your next statement. Cost Basis and Realized Gain / Loss on statements are provided for informational purposes only and should not be used for tax purposes or otherwise relied upon without the assistance of your tax advisor.

**LONG TERM GAIN / LOSS DETAILS**

Acquisition Date						
Date Sold	Closing Method	Description	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
21 Apr 2020	FIFO	ZYNGA INC	300	1,050.00	2,250.00	(1,200.00)
24 May 2022		CLASS A CUSIP: 98986T108				
<b>TOTAL LONG TERM GAIN / LOSS</b>				<b>\$1,050.00</b>	<b>\$2,250.00</b>	<b>(\$1,200.00)</b>

<b>Total Realized Gain / Loss</b>	<b>\$1,050.00</b>	<b>\$2,250.00</b>	<b>(\$1,200.00)</b>
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A - Average Cost B - Adjusted for Amortization or Accretion D - Acquisition Date = Date of Death E - Adjusted for Option Exercise or Assignment K - Gifted Security LT - Long Term  
MT - Mixed Term N - Noncovered Provide - Please provide this information ST - Short Term T - Cost Basis provided by Third Party W - Adjusted for Wash Sale

Closing Methods: MLMG - Maximum Loss, Minimum Gain LIFO - Last In, First Out FIFO - First In, First Out HC - High Cost LC - Low Cost  
LTHC - Long Term, High Cost PRO - Pro Rata VSP - Specific Match (the closing transaction was specifically matched to this lot)

Additional Contact Information

Account(s)	Contact	Custodian
INDIVIDUAL (83669262)	<b>Client Services</b> (800) 392 5749	<b>J.P. Morgan Securities LLC</b> <b>Member FINRA and SIPC</b> 131 South Dearborn Street, IL1-0291 4th FLOOR Chicago, IL, 60603-5506 (800) 392 5749 <a href="http://www.chase.com">www.chase.com</a>

For questions, please contact us using the information provided on the front of this statement.

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**Messages**

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**ALTERNATIVE INVESTMENTS**

Investments referred to as "Alternative Investments" include, but are not limited to, direct participation programs, private equity investments, pooled private investments (such as limited partnerships and limited liability companies), non-publicly traded real estate investment trusts, private debt and hedge funds. While these investment types are each different, they do share some common characteristics such as: they are generally illiquid securities that are not listed on any exchange; there is a limited or no secondary trading market for these securities; and, there are typically restrictions on the timing and availability for redemptions. Additionally, private investment contracts, which would include most Alternative Investments, are ineligible for SIPC protection. Valuations of these investments are difficult to obtain and verify. The valuations of these investments presented on this statement have been obtained, unless otherwise noted, from the management, administrator or sponsor of each program (collectively, "Management"), or from a third-party vendor. These valuations have not been independently verified by J.P. Morgan Securities LLC ("JPMS") and do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement. Values are estimates only and may represent a value as of a date no greater than 18 months prior to the date of this statement. If an estimated value is not provided, valuation information is not available. In some instances, the valuations reflected on this statement may represent original cost, which information may or may not have been provided by Management or the third-party vendor. Valuations are provided for information purposes only and are intended solely for your own use. Please contact us if you wish to obtain additional or more specific information regarding the source(s) of the valuations. Alternative Investments may be reflected on your statement even though they may be held by a third party unaffiliated with JPMS. In such cases, unless JPMS otherwise agrees, JPMS has no responsibility for the verification, valuation, safekeeping or management of those assets.

In as much valuations may have been provided by Management of any program, you should review the operative documentation for each investment for the specific valuation methodology used by Management of that investment. JPMS expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the Management in deriving valuations; (2) any errors or omissions in compiling or disseminating the valuations; and, (3) any use to which the valuations are put.

**SPECIFIC NOTICE FOR RETIREMENT ACCOUNTS:** In the case of Alternative Investments, the annual fair market valuations ("FMV") of your account assets are reported by JPMS based on the best information available to JPMS (or its vendor) as of December 31 of the reporting year. If a more accurate valuation is subsequently obtained, the information reported to the IRS may differ from that reported to you on the earlier date and the adjusted value may affect various calculations including, but not limited to, possible required minimum distributions ("RMD"). If you are subject to a RMD, JPMS may notify you of the adjusted value. Additionally, certain Alternative Investments (e.g., private equity funds) may require capital calls of their investors. If capital calls are required in connection with assets held by your retirement account, the funds to meet such calls must be paid from your retirement account. The preceding information should not be construed as tax or investment advice. Please consult your tax or investment advisor for questions concerning your tax or financial situation, including any questions regarding the effect of these characteristics of Alternative Investments.

**Special Notice for DPP and REIT Securities:** DPP or REIT securities are not listed on a national securities exchange, are generally illiquid and, even if a customer is able to sell the securities, the price received may be less than the per share estimated value provided in the account statement.

**ANNUAL ACCOUNT FEE REMINDER**

Certain investment accounts are subject to a \$50 annual fee. This fee does not apply to:

- Accounts opened in 2022
- Accounts that had at least one commissionable trade in the calendar year
- Clients with \$25,000 or more in combined investment balances
- Clients with \$50,000 or more in linked checking/savings balances
- Retirement Accounts
- Self-Directed Investing accounts
- Custodial Accounts
- Managed Accounts

Unless your account meets at least one of these or other waiver criteria by December 31, 2022, the fee will be charged to your account in January 2023. Please make sure that your account has enough cash or cash equivalents, like money market funds, to cover the fee.

**Messages (continued)****EMPLOYEE COMPENSATION**

Employees of JPMorgan Chase Bank, N.A. may be eligible to receive compensation when they refer clients to J.P. Morgan Securities LLC (JPMS). Additionally, other JPMS employees who assist or consult with your advisor may be compensated when you make certain investment purchases. These compensation payments, if made, will not increase your account fees.

**LARGE TRADER REPORTING**

A "large trader" is a legal entity or natural person who, directly or indirectly, through the exercise of investment discretion, effects transactions in the National Market System (NMS) securities that equal or exceed either:

- 2 million shares or \$20 million during any calendar day; OR
- 20 million shares or \$200 million over any calendar month.

The U.S. Securities and Exchange Commission (SEC) Rule 13h-1 Large Trader Reporting System requires U.S. and non-U.S. market participants who meet the definition of large trader to:

- File an electronic Form 13H with the SEC (via EDGAR) to obtain a large trader identification number (LTID); and
- Promptly disclose to U.S. broker-dealers that execute trades or carry accounts for the large trader, their LTIDs and the accounts to which the LTIDs apply.

If you are a large trader and have completed a Form 13H, you will receive an LTID from the SEC. In order to ensure that LTID's are captured and reported as required under the SEC rule, you are required to promptly report your LTID to us and identify each account to which the LTID should be applied.

**ELECTRONIC FUNDS TRANSFER NOTICE**

In case of errors or questions about electronic fund transfers to/from your account (via the Automated Clearing House (ACH) Network), your account statement or transaction record, please call us immediately at 1-800-392-5749 or write to us at J.P. Morgan Securities LLC, Mail Code: IL1-0291, 4th Floor, 131 South Dearborn, Chicago, IL 60603-5506.

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 or the transfer you are unsure about; please explain as clearly as you can why you believe it is an error or why you need more information.

Please note: We must hear from you no later than 60 days after we sent the first account statement on which the problem or error appeared. If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question; for errors involving new accounts or foreign-initiated transactions, we may take up to 90 days to investigate. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error (new accounts may take up to 20 days). However, if we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. If we determine at the conclusion of the investigation that there was no error, we will charge your account for the credited amount. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**J.P. MORGAN SECURITIES LLC NET CAPITAL REQUIREMENTS****J.P. Morgan Securities LLC Consolidated Statement of Financial Condition**

The June 30, 2022, unaudited Statement of Financial Condition may now be viewed at <https://jpmorganchaseco.gcs-web.com/ir/sec-other-filings/statements-financial-condition>. If you would like us to send you a printed document at no cost, call us at 212.552.9891.

**J.P. Morgan Securities LLC Net Capital Requirements**

J.P. Morgan Securities LLC is subject to Rule 15c3-1 under the Securities Exchange Act of 1934 (the Uniform Net Capital Rule). As of July 31, 2022 JPMS LLC net capital of \$21.3 billion exceeded the minimum regulatory net capital requirement of \$5.8 billion by \$15.5 billion.

**Messages (continued)****COMPENSATION RECEIVED IN CONNECTION WITH MUTUAL FUND TRANSACTIONS**

Advisors, distributors or other affiliates of certain mutual funds (which include money market and non-money market funds) may enter into arrangements to pay brokers that distribute their shares for administrative, technological or other services, including marketing and other support services provided to such funds or their affiliates. These fees, commonly referred to as "revenue sharing," are separate from, and in addition to, any shareholder servicing or distribution fees that a mutual fund pays out of its own assets pursuant to its Rule 12b-1 plan and other expenses which are described in a fund's prospectus fee table. Revenue sharing fees are paid out of the assets of the fund affiliate and not from the fund's assets and, therefore, have no impact on a fund's expense ratio or yield.

J.P. Morgan Securities LLC ("JPMS") receives compensation from fund families or their affiliates for providing certain administrative and clearing services. These payments are calculated either based on a percentage of the average dollar value of the fund assets held by JPMS in customer accounts or based on the number of mutual fund positions in the accounts. These fees may be paid from fund assets or may be subsidized in whole or in part by the advisor, distributor or other affiliates of the fund through revenue sharing. Revenue sharing payments are negotiated separately with each fund family and not all fund families pay the same amount or pay according to the same formula. There is, therefore, a potential conflict of interest in the form of an additional financial incentive to J.P. Morgan for making available to customer mutual funds whose affiliates enter into revenue sharing arrangements.

For the administrative and clearing services noted above, JPMS may receive revenue sharing payments of up to 0.50% per year or the average daily assets of fund shares carried in customer's accounts at JPMS and/or a rate of up to \$21 per year per mutual fund position in each account, as applicable. To establish such arrangements with a fund company, JPMS has either entered into an agreement directly with the fund company or has entered into an agreement with a service provider which, in turn, has entered into an agreement directly with the fund company. Please note that the actual amount received by JPMS may be subject to periodic waiver by fund families and such waivers may reduce the actual amount received by JPMS. Funds whose affiliates do not make such revenue sharing payments to JPMS are generally not offered or recommended by JPMS, and in some cases, have higher returns or yields than funds whose affiliates do make revenue sharing payment. Compensation JPMS receives under these arrangements may be passed on to affiliates or non-affiliates of JPMS.

In addition to these payments, JPMS may receive additional revenue sharing payments from certain fund families. Most funds offered by JPMS make these additional revenue sharing payments based upon the percentage of a client's total purchase amount in one of these funds. Percentage payments to JPMS generally range from 0.08% to 0.25%. If, for example, a client invested \$10,000 in a fund that paid 0.25%, the fund's advisor, distributor or other entity would pay JPMS \$25. In addition, for any fund held in a client's account, and for as long as the client holds that fund, JPMS will receive an additional payment, paid quarterly, as a percentage per year of the amount held. Percentage payments generally range from 0.02% to 0.08%. For example, on a \$10,000 holding, 0.08% is \$8. Additionally, JPMS may receive an annual payment of up to \$290,000. Lastly, JPMS may be reimbursed by or on behalf of mutual funds for expenses incurred for various sales meetings, seminars and conferences held in the normal course of business. Financial Advisors do not receive additional compensation from these revenue sharing payments made to JPMS.

The amounts listed above have been updated from those previously provided to you. The prospectus and Statement of Additional Information of mutual funds available through J.P. Morgan or your broker contain information regarding revenue sharing payments made by affiliates of the fund companies. In addition, information regarding revenue sharing can be found at [www.Chase.com](http://www.Chase.com) or related websites.

**INVESTING IN MUTUAL FUNDS AND COMPLEX FUNDS**

Please visit [www.jpmorgan.com/mutualfunds](http://www.jpmorgan.com/mutualfunds) and [www.jpmorgan.com/complex-funds](http://www.jpmorgan.com/complex-funds) to view our guides to mutual fund investing and complex funds. We encourage you to review each product's prospectus and term sheet for detailed information about investment objectives, risks, charges, expenses and other details.

**INVESTOR EDUCATION AND PROTECTION**

J.P. Morgan Securities LLC is registered with the Municipal Securities Rulemaking Board (MSRB) and the U.S. Securities and Exchange Commission (SEC). The MSRB provides investor information and educational documents online at [msrb.org](http://msrb.org), including their "Information for Municipal Securities Investors" brochure, also referred to as their "Investor Brochure," which summarizes key principles of their rules that are designed to help protect investors who trade municipal securities. It also includes instructions on how to file a complaint against a registered brokerage firm or individuals associated with them.



**Messages (continued)****EXTENDED HOURS TRADING RISK DISCLOSURE**

You should consider the following points before engaging in extended hours trading. "Extended hours trading" means trading outside of "regular trading hours." "Regular trading hours" generally means the time between 9:30 a.m. and 4:00 p.m. Eastern Standard Time.

**Risk of Lower Liquidity.** Liquidity refers to the ability of market participants to buy and sell securities. Generally, the more orders that are available in a market, the greater the liquidity. Liquidity is important because with greater liquidity it is easier for investors to buy or sell securities, and as a result, investors are more likely to pay or receive a competitive price for securities purchased or sold. There may be lower liquidity in extended hours trading as compared to regular market hours. As a result, your order may only be partially executed, or not at all.

**Risk of Higher Volatility.** Volatility refers to the changes in price that securities undergo when trading. Generally, the higher the volatility of a security, the greater its price swings. There may be greater volatility in extended hours trading than in regular market hours. As a result, your order may only be partially executed, or not at all, or you may receive an inferior price in extended hours trading than you would during regular market hours.

**Risk of Changing Prices.** The prices of securities traded in extended hours trading may not reflect the prices either at the end of regular market hours, or upon the opening the next morning. As a result, you may receive an inferior price in extended hours trading than you would during regular market hours.

**Risk of Unlinked Markets.** Depending on the extended hours trading system or the time of day, the prices displayed on a particular extended hours trading system may not reflect the prices in other concurrently operating extended hours trading systems dealing in the same securities. Accordingly, you may receive an inferior price in one extended hours trading system than you would in another extended hours trading system.

**Risk of News Announcements.** Normally, issuers make news announcements that may affect the price of their securities after regular trading hours. Similarly, important financial information is frequently announced outside of regular trading hours. In extended hours trading, these announcements may occur during trading, and if combined with lower liquidity and higher volatility, may cause an exaggerated and unsustainable effect on the price of a security.

**Risk of Wider Spreads.** The spread refers to the difference in price between what you can buy a security for and what you can sell it for. Lower liquidity and higher volatility in extended hours trading may result in wider than normal spreads for a particular security.

**IMPORTANT INFORMATION REGARDING PURCHASES INDICATED AS AVERAGE PRICE**

Your orders are processed in either (1) one execution at the confirmed price or (2) more than one execution, in which case the confirmed price is an average price. Please contact your J.P. Morgan representative for details regarding actual prices.

**FINRA BROKERCHECK PROGRAM**

As part of the Financial Industry Regulatory Authority (FINRA) Investor Education Program, BrokerCheck provides investors with the ability to research the professional backgrounds, business practices, and conduct of FINRA-registered brokerage firms and brokers. In connection with this program, investors may call the BrokerCheck Hotline at 800.289.9999, and visit the FINRA website at <http://brokercheck.finra.org/>. An investor brochure that includes information describing the FINRA BrokerCheck Program is available from either of these sources.

**PAYMENT FOR ORDER FLOW**

JPMS does not receive payment for order flow from market makers for customer orders in equity securities. JPMS receives rebates from and pays fees to some registered securities exchanges for providing or taking liquidity on those exchanges, according to those exchanges' published fee schedules approved by the SEC. Alternative trading systems also charge fees and, in some cases, pay rebates for the provision or removal of liquidity. In addition, JPMS receives marketing fees from options exchanges under marketing fee programs sponsored by some exchanges. Under some circumstances, the amount received by JPMS from a trading center over a period of time may exceed the amount that JPMS is charged by a trading center. These practices are one of many factors that may impact routing decisions and do not alter JPMS' policy to route customer orders in securities to the trading centers where it believes customers will receive the best execution, taking into account, among other factors, price, transaction cost, volatility, reliability, market depth, and speed.

Affiliates of JPMS have ownership interests in some trading centers. Accordingly, JPMS stands to share in any profits that these trading centers earn from the execution of JPMS customer orders on those trading centers. Additional information on the material aspects of JPMS' relationships with the primary trading centers to which JPMS routes, including descriptions of arrangements for payment for order flow and profit-sharing relationships, is available in JPMS' SEC Rule 606 reports at <https://www.jpmorgan.com/disclosures/sec-order-execution>.

**Messages (continued)****NOTICE OF ESCHEATMENT PROCESS FOR UNCLAIMED PROPERTY**

Under state law, if no account activity occurs within your investment account for a period of years (as defined by your state) or if your account statement is returned to us as undeliverable, your account will be considered inactive. If this occurs, we will notify you of the action you need to take to reactivate your account. If you do not take action as requested, your account may be deemed "unclaimed" or "abandoned." This starts a process called escheatment in which we are required to transfer your account to your last known state of residence. If your account is escheated, you will have to work with your state to get your assets back. To avoid escheatment, please ensure that your account remains active and that your contact information is up-to-date.

**BUSINESS RECOVERY AND CONTINUITY**

JPMS maintains a business recovery and continuity plan, including alternate processing and data centers, which will allow us to resume normal business operations including relocating technology and personnel to alternate facilities within 24 hours, in the event of an extended business disruption. The recovery time objective is 24 hours. The plan is reviewed annually, tested throughout the year, and updated as necessary. Investors will be able to obtain information about their accounts at their local Chase branch, by contacting us at the phone number listed on the front of this statement, or by visiting [www.chase.com](http://www.chase.com). Every effort will be made to provide investors with timely and accurate information.

**EDELIVERED TRADE CONFIRMATIONS**

As a reminder, if you've elected to receive trade confirmations by electronic delivery, you can find current and past copies online in the Trade Confirmations section under Statements & Documents. You can also find disclosures and important information about those trades, via a link on that page titled "See important disclosures for your confirmations".

**CUSTOMER FREE CREDIT BALANCES**

For accounts that are held at JPMS, customer free credit balances may be used in this firm's business subject to the limitation of 17CFR Section 240.15c3-3 under the Securities Exchange Act of 1934. You have the right to receive from us in the course of normal business operation, upon demand, the delivery of:

- any free credit balances to which you are entitled
- any fully-paid securities to which you are entitled
- any securities purchased on margin upon full payment of any indebtedness to us

For clients enrolled in a sweep program, the balance in any bank deposit account or shares of any money market mutual fund in which you have a beneficial interest can be withdrawn or liquidated on your order and the proceeds returned to your securities account or remitted to you.

If this is a margin account and we maintain a special memorandum account for you, this is a combined statement of your general account and a special memorandum account maintained for you under Section 220.6 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of this separate account, as required by Regulation T, is available for your inspection.

Unless we hear from you to the contrary, it is our understanding that any free credit balances in your account are being maintained to facilitate your intention to invest such amounts through us.

**FUND MANAGER DISCLOSURE INFORMATION AVAILABLE UPON REQUEST**

If you have an investment account that is managed by an SEC-Registered Investment Advisor, JPMS will provide a copy of the advisor's Form ADV Part 2A Firm Brochure upon written request.

**STATEMENT FREQUENCY**

We send statements when your account has activity during the statement period that affects your balances and/or security positions. Delivery Versus Payment clients receive statements on a quarterly basis as long as there is a balance, regardless of activity. All other clients receive statements at least quarterly provided their account has a balance or security position.

**Messages (continued)****MARGIN ACCOUNT REMINDERS**

If you own a margin account, we would like to remind you that:

Securities and other assets in your account are our collateral for any margin loan made to you. If the securities and other assets in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, we can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held at J.P. Morgan Securities LLC to maintain the required equity in your account. It is important that you fully understand the risks involved in trading securities on margin. These risks include the following:

- **You can lose more funds than you deposit in your margin account.**
- **We can force the sale of securities or other assets in your account(s).**
- **We can sell your securities or other assets without contacting you.**
- **You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call.**
- **We can increase our "house" maintenance margin requirements at any time and are not required to provide you with advance written notice.**
- **You are not entitled to an extension of time on a margin call.**

Further, if you have a margin account with us, as permitted by law we may use certain securities in your 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. If you carry a margin balance, your account statement will reflect the current annual interest rate applicable to your margin loan. Please review the current rate, as under certain circumstances the rate may change without advance notice. If you have any questions or concerns about your current interest rate, please speak to your J.P. Morgan representative.

If you are a customer with a margin account, you have consented to our right (to the extent permitted by applicable law) to use, lend or pledge any securities held by J.P. Morgan Securities LLC in your margin account. In certain circumstances, such loans or other use may limit, in whole or in part, your ability to receive dividends directly from the issuing company and/or your right to exercise voting and other attendant rights of ownership with respect to the loaned, sold or pledged securities. Such circumstances include, but are not limited to, loans of securities that you own in your margin account that continue over record dates for voting purposes and ex-dividend dates for dividend distributions. If you do not receive dividends directly from the issuing company, you may receive payments-in-lieu of dividends, which could cause you to lose the benefit of the preferential tax treatment accorded to dividends.

**Messages (continued)****UPDATES TO THE GUIDE TO INVESTMENT SERVICES AND BROKERAGE PRODUCTS**

We made the following updates to our Guide to Investment Services and Brokerage Products (the "Guide"). To view a current version of the Guide, go to [www.jpmorganinvestment.com](http://www.jpmorganinvestment.com).

**INVESTMENT ACCOUNTS & SERVICES**

- Under "A. Different Types of Investment Accounts" / "Brokerage Accounts," we updated language to:

o Clarify that, in exchange for our brokerage services, clients generally pay a commission for agency transactions, or a mark-up/mark-down for principal transactions, in addition to any other applicable fees.  
o Specify that we generally trade in an agency capacity, where applicable, in full-service brokerage retirement accounts.

- Under "B. Fixed Income/Bonds" / "Fees/Mark-Ups," we updated language to clarify that in brokerage retirement accounts, clients generally pay commission for agency transactions, or a mark-up/mark-down for riskless principal transactions.
- Under "F. Related Brokerage & Advisory Services/Margin," we noted which features and descriptions apply only to full-service accounts.

**PRODUCTS AVAILABLE FOR BROKERAGE ACCOUNTS**

- Under "H. Annuities" / "Types of Annuities," we added information about Private Placement Variable Annuities, including a description of what they are. We also added additional information on Private Placement Variable Annuities in the following sections: "Fees," "Compensation," "Paid to CIA" and "Risks and Other Relevant Information."
- We added a new section, "I. Life Insurance," which provides information on our Life Insurance offering. The section provides a detailed description about the product, as well as other details about charges and fees, optional features, compensation paid to CIA and Advisors, in-service policies, risks and restrictions.

**COMPENSATION AND POTENTIAL CONFLICTS**

- Under "E. Compensation to J.P. Morgan Securities LLC and Affiliates" / "Principal Trading and Agency Cross Transactions Compensation," we updated language to specify that we generally trade in an agency capacity, where applicable, in full-service brokerage accounts.

If you have questions about these updates, please contact your J.P. Morgan Advisor or contact us at the number on the front of your statement.

**Important Information about Your Account Statement(s)**

Unless otherwise indicated, accounts are held at J.P. Morgan Securities, LLC (JPMS), member FINRA and SIPC. JPMS is not a member of the Federal Deposit Insurance Corporation (FDIC).

**NON-DISCRETIONARY:** JPMS brokerage accounts are non-discretionary and all investment decisions are made by the client. For managed accounts, discretionary services are provided by JPMS, an affiliate or an authorized third party.

**ACCOUNT PROTECTION:** As a member of the Securities Investor Protection Corporation (SIPC), JPMS provides account protection for the net equity of a customer's funds and securities positions. SIPC provides \$500,000 of primary net equity protection, including \$250,000 for claims for cash (SIPC Coverage). Account protection applies when a SIPC member firm fails financially and is unable to meet its obligations to its securities customers, but does not apply to losses from the rise or fall in the market value of investments or to SIPC ineligible assets such as futures, options on futures, foreign exchange transactions, or any investment contracts that are not registered as securities or deposit account balances. For more information about SIPC Coverage, including the SIPC Brochure, visit [www.sipc.org](http://www.sipc.org) (follow the link to How SIPC Protects Investors) or call SIPC at (202) 371-8300.

**CUSTODY:** JPMS carries your account and acts as your custodian for funds and securities received, which have been deposited directly with us or received as a result of transactions we process for your account. Inquiries regarding your Statement may be directed to JPMS at (347) 643-9953

As used in the course of these statements, "J.P. Morgan" is the global brand name for JPMorgan Chase & Co. and its subsidiaries and affiliates worldwide.

**MARKET PRICES:** The market value of your holdings is as of the last business day of the statement period or the last available price. Prices for determining market values represent estimates. These estimates are obtained from multiple sources deemed to be reliable. This information is not guaranteed for accuracy and is furnished for the exclusive use of the client.

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 are only indicative.

**ESTIMATED PRICING AND COST BASIS:** 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 assets may have been provided to us by third parties who 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.

Pricing estimates may be based on bids, prices within the bid offer spread, closing prices or matrix methodology that uses data relating to other securities whose prices are more ascertainable to produce a hypothetical price based on the estimated yield spread relationship between the securities. Pricing estimates do not constitute bids for any securities. Actual prices realized at sale may be more or less than those shown on your statement.

**Unpriced Direct Participation Program (DPP) and Real Estate Investment (REIT) Securities:** DPP and REIT securities are generally illiquid and the value of the security will, generally, be different

from its purchase price. Accurate valuation information is not available. The total cost basis for each security position and the unrealized gain/loss are provided solely as a general indication of performance and should not be used for tax purposes or otherwise relied upon without the assistance of your tax advisor. With respect to security positions received into your account, cost basis information, if any, has been provided by you. Further information is available upon request.

You may hold positions where the original cost basis has been adjusted to reflect amortization or accretion.

For Regulated Investment Companies or Dividend Reinvestment Plan sales, for which the average price method has been chosen, positions are closed out on a First-In-First-Out (FIFO) basis.

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.

**DIVIDEND INCOME:** Dividends credited to your account may include capital gains, non-taxable dividends and/or dividends on foreign stock. You may wish to consult your tax advisor with regard to your tax liability on these dividends.

**ESTIMATED ACCRUED INCOME, ESTIMATED ANNUAL INCOME AND ESTIMATED YIELD CALCULATIONS:** The following calculation descriptions are provided for your reference. Please note that other factors may affect your specific calculations, so if you would like more information, please contact your J.P. Morgan representative or call us at the number on the front of this statement. In general, **Estimated Accrued Income** is calculated by multiplying the current coupon rate with the current face amount for the number of days since the bond's last interest payment. **Estimated Annual Income (EAI)** is calculated by multiplying either the current coupon rate or an estimated annual dividend (generally calculated by annualizing the most recent regular cash dividend) by the quantity of the security held. For balances other than sweep program balances, **Estimated Yield (EY)** is calculated by dividing EAI by the market value of the security. You should also know that: (i) the figures shown in this statement are estimates based on mathematical calculations using data obtained from outside sources; they are provided for informational purposes only, and are not a projection or guarantee of future returns. (ii) because prices of securities, coupon and dividend rates are subject to change at any time, these estimates should not be relied upon exclusively for making investment, trading, or tax decisions. (iii) because different asset types (e.g., equities versus fixed income securities) tend to have different investment characteristics, these estimates should not be compared across asset types; (iv) EAI and EY for certain types of securities might include return of principal or capital gains, in which case the EAI and EY would be overstated. There is no guarantee that your investments will actually generate the EAI or EY presented, and your actual income and yield might be higher or lower.

**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". A description of J.P. Morgan's practices and procedures regarding ARS is available at [www.jpmorgan.com/muniars](http://www.jpmorgan.com/muniars).

**VALUATIONS OF OVER-THE-COUNTER DERIVATIVE TRANSACTIONS:** 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, affiliates 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.

**UNPRICED SECURITIES:** 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." 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.

**RESTRICTED SECURITIES:** Restricted Securities (typically noted as "Restricted" or "RSTD" in the security description) have not been registered under the Securities Act of 1933 and may not be "freely traded." Since restricted securities are subject to certain restrictions which may render them illiquid or less liquid than freely-tradable shares, there can be no assurance a secondary market exists. While we typically use the value of the registered/unrestricted security of the same issuer and same class for statement (and other) reporting purposes, the price realizable in a sale of the securities may be less than the "Market Value" indicated and could be zero. No attempt has been made to independently value the specific security subject to its restriction. Additionally, inclusion of pricing of these holdings will result in the aggregated value of your portfolio as reflected on this report being overstated by an amount equal to the difference (if any) between the value of the freely-traded underlying security and the actual value of your restricted shares. For additional information on pricing, please see the "Market Prices" paragraph above.

**THIRD PARTY INFORMATION:** This statement contains (i) information obtained from multiple direct, indirect, affiliated, unaffiliated, public and proprietary data sources (including, but not limited to identifying information, market data, calculated data, reference data, valuations, ratings, coupon and dividend rates and other fundamental data) and (ii) information which is calculated based upon such information (including but not limited to, market values, Current Yield and Estimated annual income). Although your Custodian believes these sources and the sources of market values are reliable, it does not independently review or verify such information and neither your Custodian nor any source will have any duty or obligation to verify, correct, complete, or update any such information. Such information is being provided to you with all faults for use entirely at your own risk; without any warranty whatsoever by your Custodian, its affiliates or any such source. Neither your Custodian or its affiliates nor any such source shall have any liability whatsoever relating to any inaccuracy or lack of timeliness or completeness of such information or any use thereof or for omissions therefrom nor for any lost profits, indirect, special or consequential damages. Moreover, such sources retain exclusive proprietary rights in such information. You may use such information only for your internal use and purposes and not for reuse (other than in connection with the transaction or position for which the information is provided) or retransmission without prior written approval of the source, or for any unlawful or unauthorized purpose.

**METHODS OF COMPUTING INTEREST ON DEBIT BALANCES:** Interest is charged on a day by day

basis for any day that there is a net debit balance in your overall account. The calculation is made on a 360-day basis at the rate or rates shown on the statement. Interest rates may be changed from time to time with fluctuating money market rates or for other reasons.

**DEBIT BALANCES:** Please note that if you see a Debit Balance in the Assets and Liabilities Summary on this statement, we may be required to temporarily suspend dividend reinvestment plan ("DRIP") functionality and/or liquidate securities held in your account to fund and eliminate the debit balance. This message does not apply to approved Margin Accounts in good standing. If you have any questions, please call the appropriate number on the front of this statement.

**FOR OPTIONS ACCOUNTS:** Further information with respect to commissions and other charges related to the execution of listed options transactions has been included on confirmation of such transactions previously available to you and such information will be made available to you promptly upon written request.

**PARTIAL CALLS:** 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.

**BEARER BONDS:** If any securities held by us for your account are bearer obligations which have been issued since December 31, 1982 with original maturities of more than one year, we agree that we will satisfy the conditions set forth in subdivisions (i), (ii) and (iii) of the Treasury Regulation Section 1.165-12(c)(3) and covenant that we will comply with the requirements of Treasury Regulation Section 1.165-12(c)(2)(iii) concerning the delivery of such bearer obligations.

**MESSAGE FOR ACCOUNTS WITH NON-US DOLLAR ACTIVITY:** The holdings listed within each asset class are segregated by currency. For Non-USD denominated holdings, both the USD and local currency valuations and total asset class valuations, as calculated by the exchange rate stated, are provided. Activity will also be presented by currency. Non-USD activity will display both USD and local currency valuations, as calculated based on the exchange rate of the activity date. All summary information presented in this statement is presented in USD, unless specifically noted as presented in non-USD currency.

**FINANCIAL STATEMENT:** A financial statement for JPMS is available for your personal inspection at our office, or a copy will be mailed to you upon written request.

**REPORTABLE TO THE INTERNAL REVENUE SERVICE:** As required by law, at year end, we will report to you and to the Internal Revenue Service and to certain states, certain information on sales (including short sales), dividends, and various types of interest that have been credited to your account.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ACCOUNT STATEMENT:** Please review this statement closely and contact us as soon as possible if you notice an error (including things like possible unauthorized trading activity, unrecorded dividend payments or improper payments or transfers). In order to protect your rights, including any rights under the Securities Investor Protection Act (SIPA), you will be asked to provide details of the error in writing, using the information provided on the front of this statement.

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. Please note that we must receive your written communication no later than 30 days after the statement on which the error appeared is sent or made available. If you do not notify us, you agree that the statement activity and account balances are correct.

**CHANGES TO YOUR INVESTMENT OBJECTIVES OR FINANCIAL SITUATION:**

Please notify us as soon as possible if you experience a change in your investment objectives or overall financial situation, or if you have questions or concerns about the management of your account. If we do not hear from you, we will consider the information we currently have on file to be complete and accurate. You can review your current investment objectives and/or make any changes to the personal financial information we have on file for your account anytime by calling the number listed on this statement. **If you send us any written correspondence, please be sure to include your account number.**

**CHANGES TO YOUR MAILING OR EMAIL ADDRESS:** Please let us know as soon as possible when there has been a change to your mailing or email address. You can update your account online at chase.com (under "Profile & settings") or by calling the number listed on this statement.

**USA PATRIOT ACT:** The USA PATRIOT Act requires that all financial institutions obtain certain identification documents or other information in order to comply with their customer identification procedures. Until you provide the required information or documents, we may not be able to open **or maintain** an account or effect any transactions for you.

**ASSETS:** Subject to regulatory or other pre-agreed limitations, all or any part of the securities in your account may have been used by us in securities financing transactions.

**INFORMATION AVAILABLE UPON REQUEST:** The date and time of the transaction and the name of the person from whom the security was purchased, or to whom it was sold will be furnished upon request.

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