



Statement Period
August 31 - September 30, 2024

Account Number
836-69262

Investment Statement

30943 BDS 079 021 27424 - YYNNNNNNNNNN
BHARGAV NARAYANAN
2 LAVENDER DR
EDISON NJ 08820-4124

Account Value with Accruals

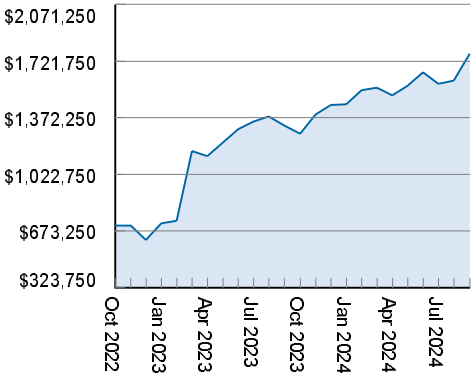
Account Description	Previous Period	This Period
Brokerage	1,603,626.73	1,766,823.72
ACCOUNT VALUE ³	\$1,603,626.73	\$1,766,823.72

See page 3 for footnotes and more detail.

Questions?

For Online Investing Accounts, Call Client Services
(800) 392 5749 Po Box 1762, Mail Code: IL1-0291
Chicago, IL, 60690-1762
www.chase.com More contact information on page 32

Account Value with Accruals
(October 2022 to September 2024)



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

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• 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

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.**

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Statement Period
August 31 - September 30, 2024
Last Statement: August 30, 2024

Account Number
836-69262

Account Value With Accruals: **\$1,766,823.72**

BHARGAV NARAYANAN
2 LAVENDER DR
EDISON NJ 08820-4124

Account Activity Summary

Description	This Period	Year-to-Date
Beginning Account Value	\$1,603,626.73	\$1,452,100.94
Deposits (Cash & Securities)	100,000.00	100,000.00
Withdrawals (Cash & Securities)	0.00	(50,000.00)
Net Deposits / Withdrawals	\$100,000.00	\$50,000.00
Income	2,041.73	20,391.49
Fees ¹	0.00	(19.92)
Change In Investment Value	61,155.26	244,351.21
ENDING ACCOUNT VALUE ³	\$1,766,823.72	\$1,766,823.72
Net Accrued Income	0.00	0.00
Account Value With Accruals	\$1,766,823.72	\$1,766,823.72

¹ 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.

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

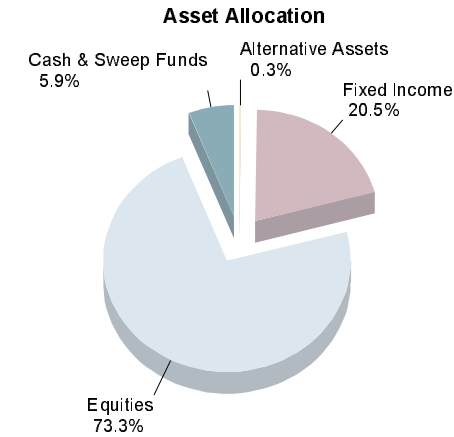
Month End Closing Method: First In, First Out (FIFO)
Your Broker/Dealer is J.P. MORGAN SECURITIES LLC, 4 Chase Metrotech Center, Brooklyn, New York 11245-0001

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Asset Allocation Summary

Description	Market value Previous Period	Market value This Period	Total Change (\$)
Cash & Sweep Funds	23,651.94	103,685.70	80,033.76
Equities	1,214,832.95	1,296,384.08	81,551.13
Fixed Income	360,534.49	362,156.39	1,621.90
Alternative Assets	4,607.35	4,597.55	(9.80)
TOTAL ACCOUNT VALUE	\$1,603,626.73	\$1,766,823.72	\$163,196.99



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	23,651.94	103,685.70
Long Market Value	1,579,974.79	1,663,138.02
Total Assets	\$1,603,626.73	\$1,766,823.72
Total Liabilities	\$0.00	\$0.00
TOTAL ACCOUNT VALUE	\$1,603,626.73	\$1,766,823.72
Total Account Value with Accruals	\$1,603,626.73	\$1,766,823.72

Unrealized Gain / Loss Summary

Description	This Period
Short-Term Gain	6,033.33
Short-Term Loss	(100.26)
Short-Term Net Gain / Loss	\$5,933.07
Long-Term Gain	671,877.85
Long-Term Loss	(53,029.62)
Long-Term Net Gain / Loss	\$618,848.23
TOTAL UNREALIZED GAIN / LOSS	\$624,781.30

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

Income Summary

Description	This Period	Year-to-Date
Dividends	2,041.52	20,188.70
Interest	0.21	1.16
Distributions	0.00	201.63
Total Income from Taxable Investments	\$2,041.73	\$20,391.49
Total Income from Non-Taxable Investments	\$0.00	\$0.00
TOTAL INCOME	\$2,041.73	\$20,391.49

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 Loss	0.00	(10.96)
Short-Term Net Gain / Loss	\$0.00	(\$10.96)
Long-Term Gain	0.00	104.55
Long-Term Loss	0.00	(50,706.47)
Long-Term Net Gain / Loss	\$0.00	(\$50,601.92)
TOTAL REALIZED GAIN / LOSS	\$0.00	(\$50,612.88)

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. This summary may include realized gains on Treasury Bills which may be reclassified on your official tax document.

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	(24.87)

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.
CHASE DEPOSIT SWEEP		103,685.7	1	103,685.70				--
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								
TOTAL CASH & SWEEP FUNDS				\$103,685.70				--
								--

EQUITIES

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
10X GENOMICS INC	21 Apr 2022	25	22.58	564.50	56.19	1,404.66	(840.16) LT	--
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.	
ADVANCED MICRO DEVICES	19 Jan 2021	N	34	164.08	5,578.72	89.53	3,044.02	2,534.70	LT	--
INC COM Dividend Reinvested										--
Symbol: AMD										
AIRBNB INC		70	126.81	8,876.70	171.94	12,035.91	(3,159.21)			--
CLASS A COMMON STOCK										--
Dividend Reinvested	27 Jan 2021	50		6,340.50	194.72	9,735.91	(3,395.41)	LT		
Symbol: ABNB	16 May 2022	20		2,536.20	115	2,300.00	236.20	LT		
ALIBABA GROUP HOLDING LTD		5.17447	106.12	549.11	200.64	1,038.22	(489.11)			--
SPONSORED ADR Dividend										5.07
Reinvested EST YIELD:	23 Apr 2020	5		530.60	205	1,025.00	(494.40)	LT		
0.92%	18 Jan 2024	0.07127		7.56	68.75	4.90	2.66	ST		
Symbol: BABA	12 Jul 2024	0.1032		10.95	80.62	8.32	2.63	ST		
AMAZON.COM INC		560	186.33	104,344.80	100.17	56,095.73	48,249.07			--
Dividend Reinvested										--
Symbol: AMZN	03 Oct 2019	200		37,266.00	85.5	17,100.00	20,166.00	LT		
	27 Feb 2020	100		18,633.00	95.75	9,575.00	9,058.00	LT		
	28 Feb 2020	100		18,633.00	91.5	9,150.00	9,483.00	LT		
	09 Mar 2020	60		11,179.80	88.7	5,322.00	5,857.80	LT		
	22 Feb 2022	100		18,633.00	149.49	14,948.73	3,684.27	LT		
APPLE INC		102.15418	233	23,801.92	116	11,850.25	11,951.67			--
Dividend Reinvested EST										102.15
YIELD: 0.43%	23 Nov 2020	100		23,300.00	115	11,500.00	11,800.00	LT		
Symbol: AAPL	11 Feb 2021	0.15095		35.17	135.81	20.50	14.67	LT		
	13 May 2021	0.17556		40.91	125.48	22.03	18.88	LT		
	12 Aug 2021	0.15095		35.17	146.21	22.07	13.10	LT		
	11 Nov 2021	0.1484		34.58	148.99	22.11	12.47	LT		
	10 Feb 2022	0.12651		29.48	175.01	22.14	7.34	LT		
	12 May 2022	0.16311		38.00	142.05	23.17	14.83	LT		
	11 Aug 2022	0.13657		31.82	169.95	23.21	8.61	LT		
	10 Nov 2022	0.16402		38.22	141.69	23.24	14.98	LT		
	16 Feb 2023	0.15124		35.24	153.93	23.28	11.96	LT		
	18 May 2023	0.14041		32.72	173.28	24.33	8.39	LT		
	17 Aug 2023	0.13745		32.03	177.23	24.36	7.67	LT		

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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.
APPLE INC								
	16 Nov 2023	0.12826		29.88	190.16	24.39	5.49	ST
	15 Feb 2024	0.13301		30.99	183.67	24.43	6.56	ST
	16 May 2024	0.1336		31.13	190.72	25.48	5.65	ST
	15 Aug 2024	0.11414		26.59	223.5	25.51	1.08	ST
ARISTA NETWORKS INC								
		90	383.82	34,543.80	119.79	10,781.49	23,762.31	--
COM Dividend Reinvested								--
Symbol: ANET	23 Mar 2022	25		9,595.50	133.52	3,338.00	6,257.50	LT
	06 Apr 2022	15		5,757.30	132.8	1,992.00	3,765.30	LT
	21 Apr 2022	20		7,676.40	122.57	2,451.49	5,224.91	LT
	19 May 2022	30		11,514.60	100	3,000.00	8,514.60	LT
ASML HOLDING N V								
		12.30073	833.25	10,249.58	685.31	8,429.85	1,819.73	--
N Y REGISTRY SHS 2012								69.03
Dividend Reinvested EST	20 Oct 2021	7		5,832.75	759.98	5,319.86	512.89	LT
YIELD: 0.67%	12 Nov 2021	0.01475		12.29	841.36	12.41	(0.12)	LT
Symbol: ASML	14 Mar 2022	5		4,166.25	581.99	2,909.95	1,256.30	LT
	12 May 2022	0.07752		64.59	513.54	39.81	24.78	LT
	12 Aug 2022	0.02518		20.98	569.9	14.35	6.63	LT
	14 Nov 2022	0.02396		19.96	576.38	13.81	6.15	LT
	15 Feb 2023	0.02295		19.12	661.87	15.19	3.93	LT
	10 May 2023	0.02935		24.46	654.51	19.21	5.25	LT
	10 Aug 2023	0.02398		19.98	688.49	16.51	3.47	LT
	10 Nov 2023	0.02473		20.61	642.54	15.89	4.72	ST
	14 Feb 2024	0.01768		14.73	915.72	16.19	(1.46)	ST
	07 May 2024	0.02111		17.59	924.68	19.52	(1.93)	ST
	07 Aug 2024	0.01952		16.27	878.59	17.15	(0.88)	ST
ATLASSIAN CORPORATION								
		62	158.81	9,846.22	240.77	14,927.95	(5,081.73)	--
CLASS A CLASS A COMMON								--
STOCK	23 Feb 2021	30		4,764.30	231.92	6,957.60	(2,193.30)	LT
Symbol: TEAM	20 Apr 2022	15		2,382.15	267.06	4,005.90	(1,623.75)	LT
	20 Apr 2022	2		317.62	270	540.00	(222.38)	LT
	21 Apr 2022	10		1,588.10	257.45	2,574.45	(986.35)	LT
	17 May 2022	5		794.05	170	850.00	(55.95)	LT

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STATEMENT SUMMARY

BROKERAGE

IMPORTANT INFORMATION

EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	Est. Accrued Inc. Est. Annual Inc.
BERKSHIRE HATHAWAY INC	16 Apr 2020	20	460.26	9,205.20	187	3,740.00	5,465.20	LT	--
DEL CL B Dividend									--
Reinvested									
Symbol: BRKB									
CLOUDFLARE INC	16 Dec 2021	60	80.89	4,853.40	132.2	7,931.96	(3,078.56)	LT	--
CLASS A COMMON STOCK PAR									--
VALUE \$0.001 PER SHARE									
Symbol: NET									
CONFLUENT INC	21 Apr 2022	80	20.38	1,630.40	36.19	2,894.97	(1,264.57)	LT	--
CLASS A COMMON STOCK									--
Symbol: CFLT									
CROWDSTRIKE HOLDINGS INC		96	280.47	26,925.12	135.68	13,025.23	13,899.89		--
CLASS A COMMON STOCK									--
Symbol: CRWD	29 Jun 2020	30		8,414.10	95	2,850.00	5,564.10	LT	
	23 Nov 2020	30		8,414.10	143	4,290.00	4,124.10	LT	
	22 Feb 2022	30		8,414.10	167.17	5,015.23	3,398.87	LT	
	16 May 2022	6		1,682.82	145	870.00	812.82	LT	
DEXCOM INC		80	67.04	5,363.20	70.01	5,600.59	(237.39)		--
Dividend Reinvested									--
Symbol: DXCM	24 Feb 2020	40		2,681.60	71.26	2,850.59	(168.99)	LT	
	03 Mar 2020	40		2,681.60	68.75	2,750.00	(68.40)	LT	
DIGITALOCEAN HOLDINGS INC		150	40.39	6,058.50	49.56	7,433.50	(1,375.00)		--
COMMON STOCK									--
Symbol: DOCN	22 Feb 2022	100		4,039.00	52.29	5,228.50	(1,189.50)	LT	
	14 Mar 2022	50		2,019.50	44.1	2,205.00	(185.50)	LT	
FIDELITY COVINGTON TR		450	55.08	24,786.00	41.43	18,643.92	6,142.08		--
FIDELITY MSCI COMMUNICATION									216.90
SERVICES INDEX ETF	22 Feb 2022	120		6,609.60	44.05	5,285.69	1,323.91	LT	
Dividend Reinvested EST	23 Feb 2022	100		5,508.00	43.41	4,341.00	1,167.00	LT	
YIELD: 0.88%	24 Feb 2022	80		4,406.40	42.72	3,417.23	989.17	LT	

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STATEMENT SUMMARY

BROKERAGE

IMPORTANT INFORMATION

EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
FIDELITY COVINGTON TR								
Symbol: FCOM	18 May 2022	100		5,508.00	38	3,800.00	1,708.00	LT
	13 Jun 2022	50		2,754.00	36	1,800.00	954.00	LT
FIDELITY COVINGTON TR		*316.5357	174.5	55,235.48	104.37	33,036.34	22,199.14	--
MSCI INFORMATION TECHNOLOGY								356.42
INDEX ETF Dividend	Long Term	284.4376		49,634.36	97.92	27,851.93	21,782.43	LT
Reinvested EST YIELD:	Short Term	32.0981		5,601.12	161.52	5,184.41	416.71	ST
0.65%								
Symbol: FTEC								
FIDELITY MSCI HEALTH CARE		61	72.8	4,440.80	44.31	2,702.92	1,737.88	--
INDEX ETF Dividend								58.19
Reinvested EST YIELD:	10 Oct 2018	29		2,111.20	45.87	1,330.09	781.11	LT
1.31%	10 Oct 2018	1		72.80	45.86	45.86	26.94	LT
Symbol: FHLC	24 Oct 2018	30		2,184.00	42.83	1,284.93	899.07	LT
	28 Dec 2018	0.2154		15.68	40.95	8.82	6.86	LT
	04 Jan 2019	0.4653		33.87	40.75	18.96	14.91	LT
	21 Mar 2019	0.2162		15.74	44.63	9.65	6.09	LT
	27 Jun 2019	0.1031		7.51	44.71	4.61	2.90	LT
FIDELITY SELECT		*57.193	61.89	3,539.67	76.77	4,390.99	(851.32)	--
ENTERPRISE TECHNOLOGY								0.23
SERVICES PORTFOLIO EST	30 Jan 2020	24.719		1,529.86	76.77	1,897.80	(367.94)	LT
YIELD: 0.01% DIV & CAP	02 Mar 2020	13.016		805.56	76.78	999.31	(193.75)	LT
GAIN REINVEST	LT REINVEST	14.082		871.53	76.77	1,081.14	(209.61)	LT
Symbol: FBSOX	ST REINVEST	5.376		332.72	76.77	412.74	(80.02)	ST
Market Value vs. Purchases				3,539.67		2,897.11		
Investment Gain/Loss				642.56				
FIVERR INTERNATIONAL LTD	30 Nov 2020	10	25.87	258.70	200.7	2,007.00	(1,748.30)	LT
ORDINARY SHARES NO PAR								--
VALUE								
Symbol: FVRR								

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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.
FORTINET INC	28 Feb 2020	100	77.55	7,755.00	20	2,000.00	5,755.00	LT	--
Dividend Reinvested									--
Symbol: FTNT									
GOLDMAN SACHS GROUP INC		22.39543	495.11	11,088.20	189.84	4,251.58	6,836.62		--
Dividend Reinvested EST									268.75
YIELD: 2.42%	04 May 2020	20		9,902.20	172	3,440.00	6,462.20	LT	
Symbol: GS	29 Jun 2020	0.13063		64.68	191.38	25.00	39.68	LT	
	29 Sep 2020	0.12712		62.94	197.92	25.16	37.78	LT	
	30 Dec 2020	0.09778		48.41	258.95	25.32	23.09	LT	
	30 Mar 2021	0.07684		38.04	331.08	25.44	12.60	LT	
	29 Jun 2021	0.06856		33.94	372.52	25.54	8.40	LT	
	29 Sep 2021	0.10558		52.27	388.33	41.00	11.27	LT	
	30 Dec 2021	0.10629		52.63	387.71	41.21	11.42	LT	
	30 Mar 2022	0.12221		60.51	339.01	41.43	19.08	LT	
	29 Jun 2022	0.13797		68.31	302.02	41.67	26.64	LT	
	29 Sep 2022	0.17758		87.92	295.25	52.43	35.49	LT	
	29 Dec 2022	0.15428		76.39	342.75	52.88	23.51	LT	
	30 Mar 2023	0.16476		81.57	323.26	53.26	28.31	LT	
	29 Jun 2023	0.16794		83.15	319.58	53.67	29.48	LT	
	28 Sep 2023	0.1858		91.99	320.24	59.50	32.49	LT	
	28 Dec 2023	0.15597		77.22	384.75	60.01	17.21	ST	
	28 Mar 2024	0.1451		71.84	416.54	60.44	11.40	ST	
	27 Jun 2024	0.13673		67.70	444.96	60.84	6.86	ST	
	27 Sep 2024	0.13429		66.49	497.28	66.78	(0.29)	ST	
HUBSPOT INC		55	531.6	29,238.00	308.21	16,951.38	12,286.62		--
COM									--
Symbol: HUBS	28 Feb 2020	20		10,632.00	170	3,400.00	7,232.00	LT	
	27 Jan 2021	25		13,290.00	350.06	8,751.38	4,538.62	LT	
	04 Mar 2021	10		5,316.00	480	4,800.00	516.00	LT	
IDEXX LABORATORIES CORP	31 Jan 2020	20	505.22	10,104.40	275	5,500.00	4,604.40	LT	--
Dividend Reinvested									--
Symbol: IDXX									

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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.
JANUS HENDERSON GLOBAL TECHNOLOGY AND INNVTN CL A DIV & CAP GAIN REINVEST Symbol: JATAX		*164.38	64.38	10,582.78	41.86 A	6,881.09	3,701.69	--
	30 Jan 2020	62.893		4,049.05	41.86	2,632.75	1,416.30 LT	--
	02 Mar 2020	64.466		4,150.32	41.86	2,698.60	1,451.72 LT	
	LT REINVEST	35.653		2,295.34	41.86	1,492.47	802.87 LT	
	ST REINVEST	1.368		88.07	41.86	57.27	30.80 ST	
Market Value vs. Purchases Investment Gain/Loss				10,582.78 5,251.43		5,331.35		
JD.COM INC SPONSORED ADR REPSTG COM CL A Dividend Reinvested EST YIELD: 1.85% Symbol: JD	29 Apr 2024	0.99523	40	39.81	30.31	30.17	9.64 ST	-- 0.74
LEMONADE INC COMMON STOCK Symbol: LMND	09 Dec 2020	35	16.49	577.15	87.5	3,062.50	(2,485.35) LT	-- --
LUCKIN COFFEE INC AMERICAN DEPOSITARY SHARES Symbol: LKNCY	05 Mar 2020	20	26.49	529.80	42.09	841.88	(312.08) LT	-- --
LULULEMON ATHLETICA INC Dividend Reinvested Symbol: LULU	24 Feb 2022	15	271.35	4,070.25	293.93	4,408.98	(338.73) LT	-- --
MASTERCARD INCORPORATED Dividend Reinvested EST YIELD: 0.53% Symbol: MA		35.77076	493.8	17,663.60	275.16	9,842.81	7,820.79	-- 94.43
	09 Apr 2020	20		9,876.00	270	5,400.00	4,476.00 LT	
	16 Apr 2020	10		4,938.00	255	2,550.00	2,388.00 LT	
	07 Aug 2020	0.03676		18.15	326.44	12.00	6.15 LT	
	09 Nov 2020	0.03463		17.10	346.81	12.01	5.09 LT	
	09 Feb 2021	0.03967		19.59	333.5	13.23	6.36 LT	
	07 May 2021	0.0354		17.48	374.29	13.25	4.23 LT	
	09 Aug 2021	0.03543		17.50	374.26	13.26	4.24 LT	
	09 Nov 2021	0.03853		19.03	344.67	13.28	5.75 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.
MASTERCARD INCORPORATED								
	09 Feb 2022	0.03832		18.92	386.48	14.81	4.11	LT
	09 May 2022	0.0443		21.88	334.76	14.83	7.05	LT
	13 Jun 2022	5		2,469.00	320	1,600.00	869.00	LT
	09 Aug 2022	0.04932		24.35	350.77	17.30	7.05	LT
	09 Nov 2022	0.05374		26.54	322.29	17.32	9.22	LT
	09 Feb 2023	0.05405		26.69	373.36	20.18	6.51	LT
	09 May 2023	0.05264		25.99	383.93	20.21	5.78	LT
	09 Aug 2023	0.05138		25.37	393.93	20.24	5.13	LT
	09 Nov 2023	0.05184		25.60	391.01	20.27	5.33	ST
	09 Feb 2024	0.05135		25.36	457.84	23.51	1.85	ST
	09 May 2024	0.05167		25.51	455.58	23.54	1.97	ST
	09 Aug 2024	0.05173		25.54	455.64	23.57	1.97	ST
MCCORMICK & CO INC								
		43.33191	82.3	3,566.22	82.46	3,573.25	(7.03)	--
NON-VOTING Dividend								72.80
Reinvested EST YIELD:	30 Jan 2020	40		3,292.00	82.5	3,300.00	(8.00)	LT
2.04%	27 Apr 2020	0.15998		13.17	77.51	12.40	0.77	LT
Symbol: MKC	20 Jul 2020	0.1311		10.79	94.97	12.45	(1.66)	LT
	19 Oct 2020	0.1243		10.23	100.48	12.49	(2.26)	LT
	11 Jan 2021	0.14518		11.95	94.64	13.74	(1.79)	LT
	26 Apr 2021	0.15071		12.40	91.5	13.79	(1.39)	LT
	26 Jul 2021	0.16249		13.37	85.17	13.84	(0.47)	LT
	26 Oct 2021	0.17211		14.16	80.76	13.90	0.26	LT
	10 Jan 2022	0.15878		13.07	95.67	15.19	(2.12)	LT
	25 Apr 2022	0.14918		12.28	102.23	15.25	(2.97)	LT
	25 Jul 2022	0.18214		14.99	84	15.30	(0.31)	LT
	25 Oct 2022	0.20622		16.97	74.53	15.37	1.60	LT
	09 Jan 2023	0.1893		15.58	86	16.28	(0.70)	LT
	24 Apr 2023	0.19033		15.66	85.9	16.35	(0.69)	LT
	24 Jul 2023	0.18597		15.31	88.35	16.43	(1.12)	LT
	24 Oct 2023	0.26996		22.22	61.12	16.50	5.72	ST
	08 Jan 2024	0.26619		21.91	67.17	17.88	4.03	ST
	22 Apr 2024	0.24242		19.95	74.21	17.99	1.96	ST
	22 Jul 2024	0.24555		20.21	73.71	18.10	2.11	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.
MERCADOLIBRE INC		6	2,051.96	12,311.76	1,642.65	9,855.87	2,455.89	--
Dividend Reinvested								--
Symbol: MELI	29 Jan 2021	3		6,155.88	1,766.29	5,298.87	857.01 LT	
	04 Mar 2021	3		6,155.88	1,519	4,557.00	1,598.88 LT	
META PLATFORMS INC		25.07118	572.44	14,351.75	191.02	4,789.12	9,562.63	--
CLASS A COMMON STOCK								50.14
Dividend Reinvested EST	12 Dec 2019	N	5	2,862.20	195	975.00	1,887.20 LT	
YIELD: 0.35%	24 Feb 2020	N	10	5,724.40	202.66	2,026.59	3,697.81 LT	
Symbol: META	16 Apr 2020	N	10	5,724.40	175	1,750.00	3,974.40 LT	
	26 Mar 2024	0.02473		14.16	505.46	12.50	1.66 ST	
	26 Jun 2024	0.02471		14.14	506.27	12.51	1.63 ST	
	26 Sep 2024	0.02174		12.44	575.9	12.52	(0.08) ST	
MICROSOFT CORP		62.42411	430.3	26,861.09	172.41	10,762.32	16,098.77	--
Dividend Reinvested EST								207.25
YIELD: 0.77%	09 Mar 2020	20		8,606.00	151	3,020.00	5,586.00 LT	
Symbol: MSFT	17 Apr 2020	40		17,212.00	176	7,040.00	10,172.00 LT	
	11 Jun 2020	0.15782		67.91	193.89	30.60	37.31 LT	
	10 Sep 2020	0.14535		62.54	211.08	30.68	31.86 LT	
	10 Dec 2020	0.1588		68.33	212.66	33.77	34.56 LT	
	11 Mar 2021	0.14324		61.64	236.39	33.86	27.78 LT	
	10 Jun 2021	0.13353		57.46	254.18	33.94	23.52 LT	
	09 Sep 2021	0.11301		48.63	300.95	34.01	14.62 LT	
	09 Dec 2021	0.11284		48.56	334.37	37.73	10.83 LT	
	10 Mar 2022	0.13316		57.30	283.87	37.80	19.50 LT	
	09 Jun 2022	0.14008		60.28	270.42	37.88	22.40 LT	
	08 Sep 2022	0.1471		63.30	258.12	37.97	25.33 LT	
	08 Dec 2022	0.17109		73.62	243.97	41.74	31.88 LT	
	09 Mar 2023	0.16188		69.66	258.59	41.86	27.80 LT	
	08 Jun 2023	0.12937		55.67	324.42	41.97	13.70 LT	
	14 Sep 2023	0.12482		53.71	336.97	42.06	11.65 LT	
	14 Dec 2023	0.12451		53.58	373.3	46.48	7.10 ST	
	14 Mar 2024	0.11089		47.72	419.97	46.57	1.15 ST	
	13 Jun 2024	0.10596		45.59	440.35	46.66	(1.07) ST	
	12 Sep 2024	0.11066		47.62	422.37	46.74	0.88 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.
NETFLIX INC		15	709.27	10,639.05	375.67	5,635.00	5,004.05	--
COM Dividend Reinvested								--
Symbol: NFLX	23 Jan 2020	10		7,092.70	326	3,260.00	3,832.70 LT	
	23 Jul 2020	5		3,546.35	475	2,375.00	1,171.35 LT	
NICE LTD	24 Feb 2020	20	173.67	3,473.40	170	3,400.00	73.40 LT	--
AMERICAN DEPOSITARY SHARES								--
Dividend Reinvested								
Symbol: NICE								
NVIDIA CORP		*1,725.41421	121.44	209,534.30	9.51	16,409.99	193,124.31	--
Dividend Reinvested EST								69.02
YIELD: 0.03%	Long Term	1,725.0612		209,491.43	9.49	16,378.95	193,112.48 LT	
Symbol: NVDA	Short Term	0.35301		42.87	87.93	31.04	11.83 ST	
OKTA INC	27 Jan 2021	20	74.34	1,486.80	252	5,040.00	(3,553.20) LT	--
CLASS A COMMON STOCK								--
Symbol: OKTA								
PAYCOM SOFTWARE INC		34	166.57	5,663.38	331.1	11,257.50	(5,594.12)	--
Dividend Reinvested EST								51.00
YIELD: 0.90%	22 Mar 2022	5		832.85	357.5	1,787.50	(954.65) LT	
Symbol: PAYC	23 Mar 2022	5		832.85	350	1,750.00	(917.15) LT	
	24 Mar 2022	10		1,665.70	340	3,400.00	(1,734.30) LT	
	07 Apr 2022	9		1,499.13	330	2,970.00	(1,470.87) LT	
	18 May 2022	5		832.85	270	1,350.00	(517.15) LT	
PAYPAL HOLDINGS INC		44	78.03	3,433.32	240.08	10,563.62	(7,130.30)	--
COM Dividend Reinvested								--
Symbol: PYPL	27 Jan 2021	29		2,262.87	230.55	6,685.97	(4,423.10) LT	
	23 Feb 2021	15		1,170.45	258.51	3,877.65	(2,707.20) LT	
ROKU INC	16 May 2022	20	74.66	1,493.20	95	1,900.00	(406.80) LT	--
CLASS A COMMON STOCK								--
Symbol: ROKU								
SALESFORCE INC		22.06397	273.71	6,039.13	224.22	4,947.26	1,091.87	--
COMMON STOCK Dividend								35.30

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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.
SALESFORCE INC								
Reinvested EST YIELD:	02 Dec 2020	N		6,021.62	224.08	4,929.65	1,091.97	LT
0.58%	11 Apr 2024	0.02938		8.04	299.52	8.80	(0.76)	ST
Symbol: CRM	25 Jul 2024	0.03459		9.47	254.7	8.81	0.66	ST
SCHWAB STRATEGIC TR								
INTL EQUITY ETF Dividend		181.23745	41.12	7,452.48	32.67	5,921.10	1,531.38	--
Reinvested EST YIELD:	02 Jul 2018	38		1,562.56	32.58	1,238.04	324.52	LT
2.59%	19 Jul 2018	74		3,042.88	33.25	2,460.50	582.38	LT
Symbol: SCHF	23 Oct 2018	40		1,644.80	30.64	1,225.40	419.40	LT
	18 Dec 2018	4.5935		188.88	28.72	131.91	56.97	LT
	02 Jul 2019	0.4065		16.72	32.28	13.12	3.60	LT
	17 Dec 2019	3.43896		141.41	33.51	115.24	26.17	LT
	29 Jun 2020	1.29083		53.08	29.64	38.26	14.82	LT
	15 Dec 2020	2.32657		95.67	35.43	82.43	13.24	LT
	28 Jun 2021	1.40517		57.78	39.77	55.89	1.89	LT
	13 Dec 2021	3.6847		151.51	38.3	141.14	10.37	LT
	04 Jan 2022	0.20132		8.28	39.34	7.92	0.36	LT
	28 Jun 2022	1.46313		60.16	31.95	46.74	13.42	LT
	13 Dec 2022	3.27536		134.68	32.72	107.17	27.51	LT
	19 Jul 2023	1.95621		80.44	34.94	68.35	12.09	LT
	11 Dec 2023	3.51139		144.39	35.29	123.90	20.49	ST
	01 Jul 2024	1.68381		69.24	38.66	65.09	4.15	ST
SCHWAB STRATEGIC TR								
US LARGE-CAP ETF Dividend		*428.86158	67.85	29,098.26	33.31	14,287.22	14,811.04	--
Reinvested EST YIELD:	Long Term	423.09699		28,707.13	32.93	13,933.27	14,773.86	LT
1.23%	Short Term	5.76459		391.13	61.4	353.95	37.18	ST
Symbol: SCHX								
SCHWAB STRATEGIC TR								
US SMALL-CAP ETF Dividend		*227.24839	51.5	11,703.29	35.86	8,149.76	3,553.53	--
Reinvested EST YIELD:	Long Term	224.02252		11,537.16	35.7	7,997.49	3,539.67	LT
1.31%	Short Term	3.22587		166.13	47.2	152.27	13.86	ST
Symbol: SCHA								

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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.
SHOPIFY INC		550	80.14	44,077.00	62.15	34,183.80	9,893.20	--
CL A								--
Symbol: SHOP	24 Feb 2020	50		4,007.00	49.88	2,494.20	1,512.80 LT	
	21 Apr 2020	50		4,007.00	60	3,000.00	1,007.00 LT	
	04 Jun 2020	100		8,014.00	73	7,300.00	714.00 LT	
	04 Jun 2020	50		4,007.00	75	3,750.00	257.00 LT	
	22 Feb 2022	100		8,014.00	63.11	6,310.60	1,703.40 LT	
	24 Feb 2022	100		8,014.00	61	6,100.00	1,914.00 LT	
	14 Mar 2022	100		8,014.00	52.29	5,229.00	2,785.00 LT	
SNOWFLAKE INC	22 Nov 2021	20	114.86	2,297.20	370	7,400.00	(5,102.80) LT	--
CLASS A COMMON STOCK								--
Symbol: SNOW								
SPOTIFY TECHNOLOGY S A		50	368.53	18,426.50	128.09	6,404.70	12,021.80	--
SHS SPOTIFY TECH SA ORD REG								--
Dividend Reinvested	24 Feb 2022	20		7,370.60	141.53	2,830.50	4,540.10 LT	
Symbol: SPOT	14 Mar 2022	30		11,055.90	119.14	3,574.20	7,481.70 LT	
SYNOPSYS INC	30 Jan 2020	20	506.39	10,127.80	149.66	2,993.20	7,134.60 LT	--
Dividend Reinvested								--
Symbol: SNPS								
TAKE TWO INTERACTIVE	24 May 2022 N	12	153.71	1,844.52	N/A	Provide	N/A	--
SOFTWARE INC Dividend								--
Reinvested								
Symbol: TTWO								
TESLA INC		600	261.63	156,978.00	46.33	27,797.62	129,180.38	--
COMMON STOCK Dividend								--
Reinvested	26 Feb 2020 N	150		39,244.50	52.28	7,842.62	31,401.88 LT	
Symbol: TSLA	26 Feb 2020 N	150		39,244.50	53	7,950.00	31,294.50 LT	
	28 Feb 2020 N	150		39,244.50	41.33	6,200.00	33,044.50 LT	
	12 Mar 2020 N	150		39,244.50	38.7	5,805.00	33,439.50 LT	
TRADE DESK INC (THE)		300	109.65	32,895.00	56.98	17,094.53	15,800.47	--
CLASS A COMMON STOCK								--

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Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
TRADE DESK INC (THE)								
Symbol: TTD	23 Jan 2020	100		10,965.00	27.5	2,750.00	8,215.00	LT
	27 Jan 2021	100		10,965.00	75.45	7,544.53	3,420.47	LT
	04 Mar 2021	100		10,965.00	68	6,800.00	4,165.00	LT
TWILIO INC								
CL A	27 Jan 2021	15	65.22	978.30	347	5,205.00	(4,226.70)	LT
Symbol: TWLO								--
UNITED AIRLINES HOLDINGS								
INC COMMON STOCK Dividend	16 Apr 2020	100	57.06	5,706.00	29	2,900.00	2,806.00	LT
Reinvested								--
Symbol: UAL								--
VAIL RESORTS INC								
Dividend Reinvested EST		16.52986	174.29	2,880.99	268.18	4,432.94	(1,551.95)	--
YIELD: 5.09%								146.79
Symbol: MTN	27 Jan 2021	15		2,614.35	272.51	4,087.58	(1,473.23)	LT
	22 Oct 2021	0.038		6.62	347.37	13.20	(6.58)	LT
	11 Jan 2022	0.04451		7.76	297.24	13.23	(5.47)	LT
	14 Apr 2022	0.11098		19.34	259.6	28.81	(9.47)	LT
	12 Jul 2022	0.13817		24.08	210.03	29.02	(4.94)	LT
	24 Oct 2022	0.13892		24.21	210.77	29.28	(5.07)	LT
	10 Jan 2023	0.12036		20.98	245.51	29.55	(8.57)	LT
	11 Apr 2023	0.13387		23.33	239.93	32.12	(8.79)	LT
	12 Jul 2023	0.13018		22.69	248.81	32.39	(9.70)	LT
	26 Oct 2023	0.15659		27.29	208.57	32.66	(5.37)	ST
	09 Jan 2024	0.15556		27.11	212.01	32.98	(5.87)	ST
	11 Apr 2024	0.15453		26.93	232.25	35.89	(8.96)	ST
	10 Jul 2024	0.20819		36.29	174.02	36.23	0.06	ST
VANGUARD S&P 500 ETF								
Dividend Reinvested EST		139	527.67	73,346.13	495.62	68,891.47	4,454.66	--
YIELD: 1.28%								940.47
Symbol: VOO	11 Jul 2024	10		5,276.70	511.96	5,119.62	157.08	ST
	17 Jul 2024	10		5,276.70	512.23	5,122.25	154.45	ST
	19 Jul 2024	10		5,276.70	505.52	5,055.20	221.50	ST
	24 Jul 2024	10		5,276.70	502.09	5,020.90	255.80	ST
	01 Aug 2024	4		2,110.68	496.13	1,984.50	126.18	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.
VANGUARD S&P 500 ETF								
	02 Aug 2024	15		7,915.05	487.74	7,316.10	598.95	ST
	02 Aug 2024	10		5,276.70	488.82	4,888.20	388.50	ST
	05 Aug 2024	20		10,553.40	476.03	9,520.50	1,032.90	ST
	07 Aug 2024	10		5,276.70	480	4,800.00	476.70	ST
	04 Sep 2024	10		5,276.70	506.42	5,064.20	212.50	ST
	06 Sep 2024	30		15,830.10	500	15,000.00	830.10	ST
VANGUARD SECTOR INDEX FDS								
VANGUARD CONSUMER STAPLES		*63.07436	218.48	13,780.49	143.3	9,038.65	4,741.84	--
ETF Dividend Reinvested	Long Term	61.40102		13,414.89	141.93	8,714.65	4,700.24	LT 347.79
EST YIELD: 2.52%	Short Term	1.67334		365.59	193.62	324.00	41.59	ST
Symbol: VDC								
VANGUARD SECTOR INDEX FDS								
VANGUARD INFORMATION		*181.24786	586.52	106,305.49	288.8	52,343.60	53,961.89	--
TECHNOLOGY ETF Dividend	Long Term	140.19777		82,228.80	205.94	28,871.77	53,357.03	LT 676.60
Reinvested EST YIELD:	Short Term	41.05009		24,076.70	571.79	23,471.83	604.87	ST
0.64%								
Symbol: VGT								
VANGUARD WORLD FUNDS								
VANGUARD COMMUNICATION		*167.56632	145.39	24,362.47	87.35	14,637.35	9,725.12	--
SERVICES ETF Dividend	Long Term	146.02181		21,230.11	80.57	11,765.14	9,464.97	LT 244.81
Reinvested EST YIELD:	Short Term	21.54451		3,132.36	133.32	2,872.21	260.15	ST
1.00%								
Symbol: VOX								
WALT DISNEY CO								
Dividend Reinvested EST		45.37633	96.19	4,364.75	116.09	5,267.58	(902.83)	--
YIELD: 0.78%	24 Feb 2020	20		1,923.80	133.69	2,673.76	(749.96)	LT 34.03
Symbol: DIS	28 Apr 2020	10		961.90	106	1,060.00	(98.10)	LT
	10 Jun 2022	15		1,442.85	100	1,500.00	(57.15)	LT
	10 Jan 2024	0.15053		14.48	89.68	13.50	0.98	ST
	25 Jul 2024	0.2258		21.72	89.99	20.32	1.40	ST

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

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EQUITIES (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	Est. Accrued Inc. Est. Annual Inc.
WEX INC	24 Jun 2020	20	209.73	4,194.60	170	3,400.00	794.60	LT	--
Dividend Reinvested									--
Symbol: WEX									
ZEBRA TECHNOLOGIES	20 Nov 2020	10	370.32	3,703.20	355	3,550.00	153.20	LT	--
CORP-CL A Dividend									--
Reinvested									
Symbol: ZBRA									
ZOOM VIDEO		80	69.74	5,579.20	88.44	7,075.00	(1,495.80)		--
COMMUNICATIONS INC CLASS A									--
COMMON STOCK	23 Jan 2020	N	50	3,487.00	75.5	3,775.00	(288.00)	LT	
Symbol: ZM	06 Apr 2020	N	30	2,092.20	110	3,300.00	(1,207.80)	LT	
ZSCALER INC		30	170.94	5,128.20	232.75	6,982.60	(1,854.40)		--
COMMON STOCK Dividend									--
Reinvested	22 Feb 2022	N	20	3,418.80	254.54	5,090.85	(1,672.05)	LT	
Symbol: ZS	14 Mar 2022	N	10	1,709.40	189.18	1,891.75	(182.35)	LT	
TOTAL EQUITIES				\$1,296,384.08		\$670,875.94	\$623,663.62		--
									\$4,751.55

FIXED INCOME

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	ST	Est. Accrued Inc. Est. Annual Inc.
SCHWAB STRATEGIC TR		*6.86383	47.52	326.17	50.49	346.56	(20.39)			--
US AGGREGATE BD ETF										11.96
Dividend Reinvested EST	Long Term	6.60767		314.00	50.68	334.85	(20.85)	LT		
YIELD: 3.67%	Short Term	0.25616		12.17	45.71	11.71	0.46	ST		
Symbol: SCHZ										
VANGUARD MONEY MARKET	N	361,830.22	1	361,830.22	1	361,830.22	0.00	ST		--
RESERVES INC-FEDERAL										19,408.57

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FIXED INCOME (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
VANGUARD MONEY MARKET								
PORTFOLIO EST YIELD: 5.36%								
DIV & CAP GAIN REINVEST								
Symbol: VMFXX								
TOTAL FIXED INCOME				\$362,156.39		\$362,176.78	(\$20.39)	-- \$19,420.53

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.
AVALONBAY COMMUNITIES INC		20.41089	225.25	4,597.55	169.49	3,459.49	1,138.06	--
Dividend Reinvested EST								138.79
YIELD: 3.02% Symbol: AVB	09 Dec 2020	18		4,054.50	166.43	2,995.65	1,058.85	LT
	15 Jan 2021	0.17872		40.26	160.14	28.62	11.64	LT
	15 Apr 2021	0.15407		34.70	187.58	28.90	5.80	LT
	15 Jul 2021	0.13052		29.40	223.34	29.15	0.25	LT
	15 Oct 2021	0.12571		28.32	233.55	29.36	(1.04)	LT
	18 Jan 2022	0.11927		26.87	247.84	29.56	(2.69)	LT
	18 Apr 2022	0.12135		27.33	245.16	29.75	(2.42)	LT
	15 Jul 2022	0.1558		35.09	192.17	29.94	5.15	LT
	17 Oct 2022	0.17431		39.26	173.2	30.19	9.07	LT
	17 Jan 2023	0.18041		40.64	168.84	30.46	10.18	LT
	17 Apr 2023	0.18643		41.99	171.16	31.91	10.08	LT
	17 Jul 2023	0.16317		36.75	197.46	32.22	4.53	LT
	16 Oct 2023	0.18428		41.51	176.31	32.49	9.02	ST
	16 Jan 2024	0.18076		40.72	181.4	32.79	7.93	ST

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ALTERNATIVE ASSETS (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
AVALONBAY COMMUNITIES INC	15 Apr 2024	0.18658		42.03	182.71	34.09	7.94	ST
	15 Jul 2024	0.16951		38.18	203	34.41	3.77	ST
TOTAL ALTERNATIVE ASSETS				\$4,597.55		\$3,459.49	\$1,138.06	-- \$138.79

Total Account Value : \$1,766,823.72 ³

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
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CASH FLOW SUMMARY

Description	This Period	Year-to-Date
Opening Cash Balance	\$23,651.94	\$10,320.24
Trade and Investment Activity	0.00	142,419.23
Income	2,041.73	20,391.49
Cash Deposits	100,000.00	100,000.00
Total Credits	\$102,041.73	\$262,810.72
Trade and Investment Activity	(22,007.97)	(119,400.47)
Cash Withdrawals	0.00	(50,000.00)
Fees ¹	0.00	(19.92)
Tax Withheld	0.00	(24.87)
Total Debits	(\$22,007.97)	(\$169,445.26)
Net Cash Activity	\$80,033.76	\$93,365.46
CLOSING CASH BALANCE	\$103,685.70	\$103,685.70

“Opening Cash Balance” and “Closing Cash Balance” include Sweep Funds.

¹ 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.

TRADE AND INVESTMENT ACTIVITY

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
03 Sep 2024 03 Sep 2024	REINVEST	VANGUARD MONEY MARKET RESERVES INC-FEDERAL PORTFOLIO REINVEST PRICE \$ 1.00 Symbol: VMFXX	1,617.51		(1,617.51)	
04 Sep 2024 05 Sep 2024	BUY	VANGUARD S&P 500 ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS OR OFFERING DOCUMENTS ENCLOSED OR UNDER SEPARATE COVER, IF REQUIRED ROME: WHIPANYAAG24090486999 Symbol: VOO	10	506.4199	(5,064.20)	
06 Sep 2024 09 Sep 2024	BUY	VANGUARD S&P 500 ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAC24090682891 Symbol: VOO	30	500	(15,000.00)	
09 Sep 2024 09 Sep 2024	BUY	SCHWAB STRATEGIC TR US AGGREGATE BD ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 47.460000 Symbol: SCHZ	0.02317	47.46	(1.10)	
12 Sep 2024 12 Sep 2024	BUY	MICROSOFT CORP AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 422.364903 Symbol: MSFT	0.11066	422.3649	(46.74)	
24 Sep 2024 24 Sep 2024	BUY	FIDELITY COVINGTON TR MSCI INFORMATION TECHNOLOGY INDEX ETF AVG PRICE SHOWN-DETAILS ON REQ	0.41359	171.9787	(71.13)	

TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
		FIDELITY COVINGTON TR REINVEST @ 171.978690 Symbol: FTEC				
26 Sep 2024 26 Sep 2024	BUY	META PLATFORMS INC CLASS A COMMON STOCK AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 575.808722 Symbol: META	0.02174	575.8087	(12.52)	
27 Sep 2024 27 Sep 2024	BUY	GOLDMAN SACHS GROUP INC AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 497.279901 Symbol: GS	0.13429	497.2799	(66.78)	
30 Sep 2024 30 Sep 2024	BUY	SCHWAB STRATEGIC TR US LARGE-CAP ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 67.552954 Symbol: SCHX	1.30756	67.553	(88.33)	
30 Sep 2024 30 Sep 2024	BUY	SCHWAB STRATEGIC TR US SMALL-CAP ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 51.475015 Symbol: SCHA	0.77047	51.475	(39.66)	
Total Securities Bought & Sold					(\$20,390.46)	
Total Other Investment Activity					(\$1,617.51)	
TOTAL TRADE AND INVESTMENT ACTIVITY					(\$22,007.97)	

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
03 Sep 2024	DIVIDEND	VANGUARD MONEY MARKET RESERVES INC-FEDERAL PORTFOLIO RECORD 08/31/24 PAY 08/30/24 Symbol: VMFXX				1,617.51	1,617.51
09 Sep 2024	DIVIDEND	PAYCOM SOFTWARE INC CASH DIV ON 34 SHS REC 08/26/24 PAY 09/09/24 Symbol: PAYC	34	0.375		12.75	12.75
09 Sep 2024	DIVIDEND	SCHWAB STRATEGIC TR US AGGREGATE BD ETF RD 09/03 PD 09/09 CDRT .160 DIV ON 6.84066 SHS Symbol: SCHZ				1.10	1.10
12 Sep 2024	DIVIDEND	MICROSOFT CORP RD 08/15 PD 09/12 CDRT .750 DIV ON 62.31345 SHS Symbol: MSFT				46.74	46.74
24 Sep 2024	DIVIDEND	FIDELITY COVINGTON TR FIDELITY MSCI COMMUNICATION SERVICES INDEX ETF CASH DIV ON 450 SHS REC 09/20/24 PAY 09/24/24 Symbol: FCOM	450	0.155		69.75	69.75
24 Sep 2024	DIVIDEND	FIDELITY COVINGTON TR MSCI INFORMATION TECHNOLOGY INDEX ETF RD 09/20 PD 09/24 CDRT .225 DIV ON 316.12211 SHS Symbol: FTEC				71.13	71.13
24 Sep 2024	DIVIDEND	FIDELITY MSCI HEALTH CARE INDEX ETF CASH DIV ON 61 SHS REC 09/20/24 PAY 09/24/24 Symbol: FHLC	61	0.25		15.25	15.25

Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
26 Sep 2024	DIVIDEND	META PLATFORMS INC CLASS A COMMON STOCK RD 09/16 PD 09/26 CDRT .500 DIV ON 25.04944 SHS Symbol: META				12.52	12.52
27 Sep 2024	DIVIDEND	GOLDMAN SACHS GROUP INC RD 08/30 PD 09/27 CDRT .000 DIV ON 22.26114 SHS Symbol: GS				66.78	66.78
30 Sep 2024	DIVIDEND	SCHWAB STRATEGIC TR US LARGE-CAP ETF RD 09/25 PD 09/30 CDRT .206 DIV ON 427.55402 SHS Symbol: SCHX				88.33	88.33
30 Sep 2024	DIVIDEND	SCHWAB STRATEGIC TR US SMALL-CAP ETF RD 09/25 PD 09/30 CDRT .175 DIV ON 226.47792 SHS Symbol: SCHA				39.66	39.66
Total Dividends						\$2,041.52	\$2,041.52
TOTAL INCOME FROM TAXABLE INVESTMENTS						\$2,041.52	\$2,041.52

Total Income	\$2,041.52	\$2,041.52
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DEPOSITS AND WITHDRAWALS

Cash

Date	Date Cleared	Transaction	Description	Withdrawal Value	Deposit Value
04 Sep 2024		ACH CREDIT	BANKLINK ACH PULL 49115131		100,000.00
TOTAL CASH DEPOSITS AND WITHDRAWALS					\$100,000.00

Total Deposits and Withdrawals	\$100,000.00
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Price and Values displayed are calculated based on the closing price on the day of the transaction.

SWEEP PROGRAM ACTIVITY

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

Date	Transaction	Description	Quantity	Price	Debit Amount	Credit Amount
OPENING BALANCE			23,651.94	1		
03 Sep 2024	INTEREST	MONTHLY INTEREST 08/01-08/30				0.21
03 Sep 2024	REINVEST	MONTHLY INTEREST REINVESTED	0.21		(0.21)	
04 Sep 2024	PURCHASE	INTRA-DAY DEPOSIT	100,000		(100,000.00)	
05 Sep 2024	REDEMPTION	INTRA-DAY WITHDRWAL	(5,064.2)			5,064.20
09 Sep 2024	REDEMPTION	INTRA-DAY WITHDRWAL	(14,987.25)			14,987.25
24 Sep 2024	PURCHASE	INTRA-DAY DEPOSIT	85		(85.00)	
CLOSING BALANCE			103,685.7	1		
SWEEP PROGRAM ACTIVITY					(\$100,085.21)	\$20,051.45
Sweep Program Dividend/Interest						\$0.21

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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)

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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.

SHORT TERM GAIN / LOSS DETAILS

Acquisition Date		Closing Method	Description	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
Date Sold							
29 Apr 2024	FIFO	JD.COM INC SPONSORED ADR REPSTG COM CL A Symbol: JD		3.05557	81.68	92.64	(10.96)
09 Jul 2024							
TOTAL SHORT TERM GAIN / LOSS					\$81.68	\$92.64	(\$10.96)

LONG TERM GAIN / LOSS DETAILS

Acquisition Date		Closing Method	Description	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
Date Sold							
04 Mar 2021	FIFO	GLOBAL X FUNDS GLOBAL X CANNABIS ETF CUSIP: 37954Y145		33	170.33	3,198.96	(3,028.63)
23 Feb 2024							
18 May 2022	FIFO	ADYEN N V UNSPONSORED ADR Symbol: ADYEY		50	596.31	739.00	(142.69)
09 Jul 2024							
21 Apr 2022	FIFO	ADYEN N V UNSPONSORED ADR Symbol: ADYEY		100	1,192.62	1,869.50	(676.88)
09 Jul 2024							
23 Nov 2021	FIFO	AUTODESK INC Symbol: ADSK		15	3,664.86	4,634.70	(969.84)
09 Jul 2024							
12 May 2020	FIFO	CHEGG INC Symbol: CHGG		100	279.49	6,100.00	(5,820.51)
09 Jul 2024							

LONG TERM GAIN / LOSS DETAILS (continued)

Acquisition Date		Closing Method	Description	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
Date Sold							
14 Jul 2020 09 Jul 2024		FIFO	FASTLY INC CLASS A COMMON STOCK Symbol: FSLY	40	285.99	3,000.00	(2,714.01)
04 May 2023 09 Jul 2024		FIFO	JD.COM INC SPONSORED ADR REPSTG COM CL A Symbol: JD	2.78189	74.37	97.90	(23.53)
25 Nov 2020 09 Jul 2024	N	FIFO	JD.COM INC SPONSORED ADR REPSTG COM CL A Symbol: JD	30	802.03	2,613.60	(1,811.57)
30 Apr 2020 09 Jul 2024	N	FIFO	JD.COM INC SPONSORED ADR REPSTG COM CL A Symbol: JD	100	2,673.43	4,300.00	(1,626.57)
14 Jun 2022 09 Jul 2024	N	FIFO	JD.COM INC SPONSORED ADR REPSTG COM CL A Symbol: JD	3.16254	84.55	198.40	(113.85)
02 Dec 2020 09 Jul 2024	N	FIFO	JD.COM INC SPONSORED ADR REPSTG COM CL A Symbol: JD	30	802.03	2,520.00	(1,717.97)
23 Feb 2021 09 Jul 2024		FIFO	PINTEREST INC CLASS A COMMON STOCK Symbol: PINS	130	5,671.74	9,500.40	(3,828.66)
30 Nov 2020 09 Jul 2024		FIFO	TELADOC HEALTH INC COMMON STOCK Symbol: TDOC	10	92.14	1,959.23	(1,867.09)
02 Dec 2020 09 Jul 2024		FIFO	TELADOC HEALTH INC COMMON STOCK Symbol: TDOC	8	73.72	1,520.00	(1,446.28)
11 Mar 2021 11 Jul 2024		FIFO	NINTENDO CO LTD-ADR NEW Symbol: NTDOY	500	7,069.80	6,965.25	104.55

LONG TERM GAIN / LOSS DETAILS (continued)

Acquisition Date						
Date Sold	Closing Method	Description	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
22 Feb 2022 11 Jul 2024	FIFO	UPSTART HOLDINGS INC COMMON STOCK Symbol: UPST	30	782.98	3,638.75	(2,855.77)
10 Nov 2021 11 Jul 2024	FIFO	UPSTART HOLDINGS INC COMMON STOCK Symbol: UPST	14	365.39	3,705.66	(3,340.27)
19 Nov 2021 11 Jul 2024	FIFO	UPSTART HOLDINGS INC COMMON STOCK Symbol: UPST	10	260.99	2,154.55	(1,893.56)
27 Jan 2021 12 Jul 2024	FIFO	ETSY INC COM Symbol: ETSY	50	2,999.91	10,178.00	(7,178.09)
04 Mar 2021 12 Jul 2024	FIFO	ETSY INC COM Symbol: ETSY	12	719.98	2,491.32	(1,771.34)
30 Nov 2020 16 Jul 2024	FIFO	APIAN CORPORATION CLASS A COMMON STOCK Symbol: APPN	25	874.97	3,964.25	(3,089.28)
30 Nov 2020 16 Jul 2024	FIFO	APIAN CORPORATION CLASS A COMMON STOCK Symbol: APPN	30	1,049.97	5,100.00	(4,050.03)
23 Jan 2020 16 Jul 2024	FIFO	APIAN CORPORATION CLASS A COMMON STOCK Symbol: APPN	50	1,749.95	2,490.00	(740.05)
TOTAL LONG TERM GAIN / LOSS				\$32,337.55	\$82,939.47	(\$50,601.92)

Total Realized Gain / Loss	\$32,419.23	\$83,032.11	(\$50,612.88)
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Additional Contact Information

Account(s)	Contact	Custodian
INDIVIDUAL (83669262)	Client Services (800) 392 5749	J.P. Morgan Securities LLC Member FINRA and SIPC PO Box 1762, Mail Code: IL1-0291 Chicago, IL, 60603-5506 (800) 392 5749 www.chase.com

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

Messages

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-publically 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

Your investment account(s) may be subject to a \$50 annual fee, which, if applicable, will be charged to the account(s) in the first quarter of 2025. Please ensure that your account(s) has sufficient cash or cash equivalents (for example, money market funds) to cover the fee.

If you or your account(s) meet any of the following waiver criteria by December 31, 2024, this annual fee will not be charged:

- You are a Chase Private Client
- You have \$25,000 or more in combined investment balances
- Your account(s) was opened in the 2024 calendar year
- You have an account(s) with one or more commissionable trades in the 2024 calendar year totaling \$50 or greater
- Your account(s) are retirement, managed or You Invest account(s)

If you have questions about this annual fee, please contact your J.P. Morgan Advisor(s).

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.

Messages (continued)

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, PO Box 1762, Mail Code: IL1-0291, Chicago, IL 60690-1762.

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 (JPMS LLC) Consolidated Statement of Financial Condition

The June 30, 2024, unaudited Statement of Financial Condition may now be viewed at <https://jpmorganchaseco.gcs-web.com/ir/sec-other-filings/financial-statements..> 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

JPMS LLC is subject to Rule 15c3-1 under the Securities Exchange Act of 1934 (the Uniform Net Capital Rule). As of July 31, 2024, JPMS LLC net capital of \$25.2 billion exceeded the minimum regulatory net capital requirement of \$5.7 billion by \$19.5 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 or related websites.

INVESTING IN MUTUAL FUNDS AND COMPLEX FUNDS

Please visit www.jpmorgan.com/mutualfunds and 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, 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. 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.

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

STATEMENT SUMMARY	BROKERAGE	IMPORTANT INFORMATION
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Messages (continued)

IMPORTANT INFORMATION ABOUT AUTOMATIC REINVESTMENTS

Automatic Reinvestment transactions excluding those conducted by DTC or in open ended mutual funds are processed by J.P. Morgan Securities LLC (JPMS) on an agency basis.

JPMS provides you with the ability to enroll in a program to re-invest any and all dividend, capital gains and return of capital distributions (collectively "Distributions") for securities eligible for participation (the Program). By participating in the Program, all dividends and capital gains distributions paid on eligible accounts or individual securities you have selected will automatically be reinvested into the shares of the same security. The important terms of the Program include:

- **Voluntary Participation.** Participation in the Program is voluntary and you may modify or discontinue your participation at any time. You may enroll by specifying individual securities or have all eligible securities in your account participate in the Program; modify your elections; or unenroll from the Program through the website or by contacting your PCA or FA.
- **Trade Execution.** With the exception of open ended mutual funds, provided you are enrolled in the Program prior to the record date, JPMS reinvests the Distributions from an eligible security on the pay date of the Distribution, at an average weighted price. For certain securities, reinvestment may occur through the Depository Trust Company (DTC), which may be later than the pay date. There may be a difference in price depending on whether the Program trade is made through J.P. Morgan or DTC. These transactions will post to your account when the shares are made available to JPMS by DTC and will be reflected on your statement.
- **No Fees.** No commission or fee are charged for Program trades.
- **Fractional Shares.** JPMS will credit to your account the number of shares equal to the amount of your funds to be reinvested in a particular security divided by the purchase price per share. If made available for your account, participation in the Program may give you interests in fractional shares of securities, which JPMS calculates to five decimal places. You will receive dividend payments proportionate to your partial share holdings.
- **Confirmation of Transactions.** All Program trades will be reflected on monthly account statements. You will not receive separate immediate confirmations for Program trades. You may request the details of any Program trade by contacting JPMS. Transactions that are not part of the Program will continue to receive confirmations contemporaneously with the trade.
- **No Recommendation.** The inclusion of any security in the Program is not a recommendation by JPMS to buy, hold or sell such security. Participation in the Program does not assure profits on your investments and does not protect against loss in declining markets.
- **Eligibility.** Generally, all brokerage accounts are eligible for participation as are most equities, open ended mutual funds, closed end funds and ETFs. Any exclusions will be identified at the time you are enrolled.
- **Program Changes.** Program participants will be notified in advance if there are any material changes to the Program though no notice may be given if there are changes to the eligibility of any particular security.

IMPORTANT UPDATES TO STRUCTURED PRODUCTS

Structured products, including market linked CDs, are marked to market (or priced) on a daily basis. Prices may fluctuate and these investments may be worth less or more than the initial purchase price at maturity. There is no guarantee that a secondary market will exist.

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 access a current version of the Guide, go to www.jpmorganinvestment.com.

INVESTMENT ACCOUNTS & SERVICES

- Under "A. Different Types of Investment Accounts," in "Brokerage Accounts," we replaced existing language with revised language stating our fiduciary obligations when we make investment advice recommendations to you for your qualified retirement plan account or IRA. When we provide such fiduciary investment advice recommendations, we are required under a special rule issued by the Department of Labor (DOL) to, among other things, act in your best interest and not put our interest ahead of yours.

However, there are situations where we are not considered a fiduciary under this special rule, such as when we merely provide general investment information and education or when you take an action not based on our recommendation. In addition, this rule is the focus of ongoing litigation filed by certain parties against the DOL and, accordingly, is subject to change.

- Under "D. Different Types of Advisory Accounts," we changed phrasing from "one discretionary advisory program" to "a subset of our discretionary advisory programs," indicating J.P. Morgan Personal Advisors (JPMPA) Financial Advisors in J.P. Morgan Investments Direct (JPMID) "currently offer a subset of our discretionary advisory programs."
- Under "F. Related Brokerage & Advisory Services," in "Margin," under "Description," we changed phrasing from "A margin loan" to "Margin also," indicating "Margin also allows you to borrow against the value of securities you already own." We also removed a note related to pre-and post-March 22, 2021 pricing under "Fees and Costs."
- Under "F. Related Brokerage & Advisory Services," we added a new section for "JPMorgan Chase Deposit Sweep," adding a paragraph generally describing the JPMorgan Chase Deposit Sweep program and a separate paragraph related to interest rates, including information regarding when rates paid on certain balances are higher and where to find current rates.

PRODUCTS AVAILABLE FOR BROKERAGE ACCOUNTS

- Under "B. Fixed Income/Bonds," in "Description," we clarified that your advisor may not recommend the purchase of, or investment in, new bond issuances/syndicates in full-service brokerage retirement and discretionary retirement accounts, except for non-J.P. Morgan issued Retail Fixed Income Notes in full-service brokerage retirement accounts.

COMPENSATION & POTENTIAL CONFLICTS

- We removed references to J.P. Morgan Automated Investing accounts.
- Under "A. Advisor Compensation," we added language related to sales charge discounts, adding a paragraph describing discounts generally and a separate paragraph describing discounts when clients are referred to an advisor by either an affiliate or non-affiliate of J.P. Morgan Securities LLC.
- Under "E. Compensation to J.P. Morgan Securities LLC and Affiliates," we re-titled "Bank Sweep Program" to "JPMorgan Chase Deposit Sweep" and deleted the first sentence of the section, moving it to the new "JPMorgan Deposit Sweep" section described in Investment Accounts & Services.

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.

Messages (continued)

UPDATES TO J.P. MORGAN SELF-DIRECTED INVESTING DISCLOSURES AND BROKERAGE ACCOUNT AGREEMENT

In your 2024 second quarter statement, J.P. Morgan Securities LLC (JPMS) let you know about several amendments to your Disclosures and Brokerage Account Agreement ("Agreement"), which were to be effective on June 14, 2024. However, JPMS determined those updates were not properly implemented and the amendments to the Agreement were not made at that time.

Now that those updates have been properly implemented, and additional updates have been identified, JPMS amended the Agreement on September 22, 2024. The summary below highlights some, but not all of these updates.

Important Disclosures

- Section IV, "Fees and Expenses," explains JPMS' Payment for Order Flow policy.
- Section VII, "Product-Specific Disclosures," explains Leveraged, Inverse or Volatility Exchange-Traded Products (ETPs), Crypto-Linked Instruments ("Digital Asset Products") and Commodity Futures-Linked ETPs.
- In Section VIII, "Inactive, Abandoned or Unclaimed Accounts," JPMS explains in further detail:
 - oHow account assets or checks issued from your account may be considered "abandoned" or "unclaimed" property under state unclaimed property laws (and how to avoid having your account categorized as "abandoned" or "unclaimed").
 - oIf checks written from your account are made payable to another party ("Payee"), the Payee will be deemed the owner of the check. If such checks are "unclaimed" or "abandoned," the Payee will need to file a claim with the state to get the property back.
 - oHow some state unclaimed property laws allow securities and/or property in the account to be sold by the state and that the owner may only be entitled to receive proceeds from such sales.

Brokerage Account Agreement

- Section 1f, "Definitions," explains how Applicable Law interpretations will be applied.
- Section 3c, "Communications," explains when you need to report errors to JPMS relating to confirmations or statements you receive.
- Section 3h discusses the information regarding transactions that appear on your statements and confirmations, including the sources of the information and our responsibilities and obligations with respect to the same.
- Section 5i, "Certain Securities Transaction Practices," explains what may occur when a security is deemed "worthless" by either a third-party or JPMS.
- Section 7b, "Account Breach, Termination and Restriction," explains what may occur if a repudiation, breach, or default occurs between JPMS and you.

The current version of the Agreement is available at chase.com/brokerage-agreement. We encourage you to review these amendments carefully and retain a copy of the Agreement for your records. chase.com/brokerage-agreement

If you have questions, call 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 (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.

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. Periodic statements will be binding on you unless you report the suspected errors in writing within 10 business days after the statement has been transmitted to you by mail or by electronic means. If you do not notify us within this time period, you agree 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, if you would like to impose or modify reasonable investment restrictions on your discretionary managed account, 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, including investment restrictions, 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.