



Statement Period  
**December 01 - December 31, 2021**

Account Number

**836-69262**

## Investment Statement

43572 BDS 079 021 36521 - NNNNNNNNNNNN

**BHARGAV NARAYANAN**

11 RARITAN AVE APT C4

HIGHLAND PARK NJ 08904-1720

### Account Value with Accruals

Account Description	Previous Period	This Period
Brokerage	957,358.31	923,051.74
<b>ACCOUNT VALUE <sup>3</sup></b>	<b>\$957,358.31</b>	<b>\$923,051.74</b>

See page 3 for footnotes and more detail.

### Questions?

*For Online Investing Accounts, Call Client Services*

**(800) 392 5749**

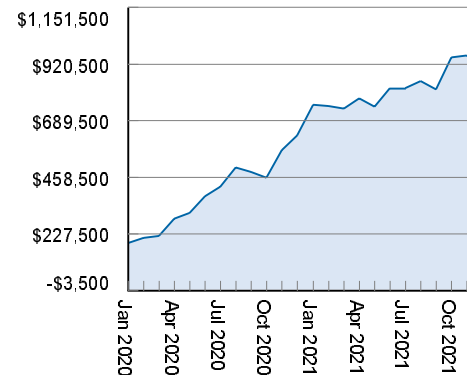
131 S Dearborn, Floor 4  
Chicago, IL, 60603

www.chase.com

More contact information on page 30

### Account Value with Accruals

(January 2020 to December 2021)



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

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

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

STATEMENT SUMMARY

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Statement Period  
**December 01 - December 31, 2021**

Last Statement: November 30, 2021

Account Number  
**836-69262**

Account Value With Accruals: **\$923,051.74**

**BHARGAV NARAYANAN**  
11 RARITAN AVE APT C4  
HIGHLAND PARK NJ 08904-1720

**Account Activity Summary**

Description	This Period	Year-to-Date
<b>Beginning Account Value</b>	<b>\$957,358.31</b>	<b>\$629,326.06</b>
Deposits (Cash & Securities)	8,000.00	159,717.13
Withdrawals (Cash & Securities)	0.00	(5,645.81)
<b>Net Deposits / Withdrawals</b>	<b>\$8,000.00</b>	<b>\$154,071.32</b>
Income	2,318.62	4,191.98
Fees <sup>1</sup>	(5.06)	(12.31)
Change In Investment Value	(44,620.13)	135,474.69
<b>ENDING ACCOUNT VALUE <sup>3</sup></b>	<b>\$923,051.74</b>	<b>\$923,051.74</b>
Net Accrued Income	0.00	0.00
<b>Account Value With Accruals</b>	<b>\$923,051.74</b>	<b>\$923,051.74</b>

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

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

**INDIVIDUAL**

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

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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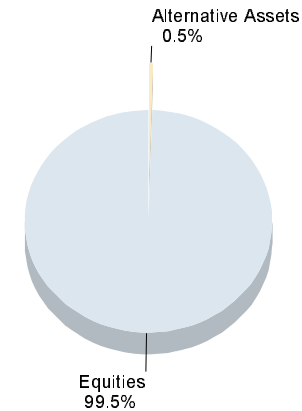
STATEMENT SUMMARY

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**Asset Allocation Summary**

Description	Market value Previous Period	Market value This Period	Total Change (\$)
Cash & Sweep Funds	53.99	188.58	134.59
Equities	952,523.08	917,827.70	(34,695.38)
Fixed Income	340.88	340.06	(0.82)
Alternative Assets	4,440.36	4,695.40	255.04
<b>TOTAL ACCOUNT VALUE</b>	<b>\$957,358.31</b>	<b>\$923,051.74</b>	<b>(\$34,306.57)</b>

**Asset Allocation**

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

**Assets and Liabilities Summary**

Description	Previous Period	This Period
Long Cash and Sweep Funds	53.99	188.58
Long Market Value	957,304.32	922,863.16
<b>Total Assets</b>	<b>\$957,358.31</b>	<b>\$923,051.74</b>
<b>Total Liabilities</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>TOTAL ACCOUNT VALUE</b>	<b>\$957,358.31</b>	<b>\$923,051.74</b>
<b>Total Account Value with Accruals</b>	<b>\$957,358.31</b>	<b>\$923,051.74</b>

**Unrealized Gain / Loss Summary**

Description	This Period
Short-Term Gain	35,811.38
Short-Term Loss	(18,515.13)
<b>Short-Term Net Gain / Loss</b>	<b>\$17,296.25</b>
Long-Term Gain	422,984.22
Long-Term Loss	(16,034.15)
<b>Long-Term Net Gain / Loss</b>	<b>\$406,950.07</b>
<b>TOTAL UNREALIZED GAIN / LOSS</b>	<b>\$424,246.32</b>

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

## Income Summary

Description	This Period	Year-to-Date
Dividends	838.35	2,591.35
Interest	0.07	0.64
Distributions	1,480.20	1,599.99
<b>Total Income from Taxable Investments</b>	<b>\$2,318.62</b>	<b>\$4,191.98</b>
<b>Total Income from Non-Taxable Investments</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>TOTAL INCOME</b>	<b>\$2,318.62</b>	<b>\$4,191.98</b>

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 Gain	0.00	1,072.20
<b>Short-Term Net Gain / Loss</b>	<b>\$0.00</b>	<b>\$1,072.20</b>
<b>Long-Term Net Gain / Loss</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>TOTAL REALIZED GAIN / LOSS</b>	<b>\$0.00</b>	<b>\$1,072.20</b>

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

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

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

## Tax Withheld Summary

Description	This Period	Year-to-Date
Foreign Tax	(10.47)	(37.04)

**Holdings**

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

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

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

**CASH & SWEEP FUNDS**

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>CHASE DEPOSIT SWEEP</b>		188.58	1	<b>188.58</b>				--
JPMORGAN CHASE BANK NA EST.								--
30 DAY AVG YIELD 0.01% AMT								
DEPOSITED FDIC INSURED								
SUBJECT TO APPLICABLE								
LIMITS NOT COVERED BY SIPC								
Symbol: QACDS								
				<b>\$188.58</b>				--
								--
<b>TOTAL CASH &amp; SWEEP FUNDS</b>				<b>\$188.58</b>				--

**EQUITIES**

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>ACTIVISION BLIZZARD INC</b>		50.26076	66.53	<b>3,343.85</b>	75.08	3,773.50	(429.65)	--
Dividend Reinvested EST								23.62

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

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

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

## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>ACTIVISION BLIZZARD INC</b>								
YIELD: 0.71%	24 Nov 2020	50		3,326.50	75	3,750.00	(423.50)	LT
Symbol: ATVI	06 May 2021	0.26076		17.35	90.12	23.50	(6.15)	ST
<b>ADVANCED MICRO DEVICES</b>								
INC COM Dividend Reinvested	19 Jan 2021	34	143.9	<b>4,892.60</b>	89.53	3,044.02	1,848.58	ST
Symbol: AMD								--
<b>AIRBNB INC</b>								
CLASS A COMMON STOCK	27 Jan 2021	50	166.49	<b>8,324.50</b>	194.72	9,735.91	(1,411.41)	ST
Dividend Reinvested								--
Symbol: ABNB								--
<b>ALIBABA GROUP HOLDING LTD</b>								
SPONSORED ADR Dividend	23 Apr 2020	5	118.79	<b>593.95</b>	205	1,025.00	(431.05)	LT
Reinvested								--
Symbol: BABA								--
<b>AMAZON.COM INC</b>								
Dividend Reinvested		23	3,334.34	<b>76,689.82</b>	1,789	41,147.00	35,542.82	--
Symbol: AMZN								--
	03 Oct 2019	10		33,343.40	1,710	17,100.00	16,243.40	LT
	27 Feb 2020	5		16,671.70	1,915	9,575.00	7,096.70	LT
	28 Feb 2020	5		16,671.70	1,830	9,150.00	7,521.70	LT
	09 Mar 2020	3		10,003.02	1,774	5,322.00	4,681.02	LT
<b>APPIAN CORPORATION</b>								
CLASS A COMMON STOCK		105	65.21	<b>6,847.05</b>	110.04	11,554.25	(4,707.20)	--
Dividend Reinvested								--
Symbol: APPN								--
	23 Jan 2020	50		3,260.50	49.8	2,490.00	770.50	LT
	30 Nov 2020	30		1,956.30	170	5,100.00	(3,143.70)	LT
	30 Nov 2020	25		1,630.25	158.57	3,964.25	(2,334.00)	LT
<b>APPLE INC</b>								
Dividend Reinvested EST		100.62586	177.57	<b>17,868.13</b>	115.15	11,586.71	6,281.42	--
YIELD: 0.50%								88.55
Symbol: AAPL								
	23 Nov 2020	100		17,757.00	115	11,500.00	6,257.00	LT
	11 Feb 2021	0.15095		26.80	135.81	20.50	6.30	ST
	13 May 2021	0.17556		31.17	125.48	22.03	9.14	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.
APPLE INC	12 Aug 2021	0.15095		26.80	146.21	22.07	4.73	ST
	11 Nov 2021	0.1484		26.35	148.99	22.11	4.24	ST
ASML HOLDING N V		7.01475	796.14	5,584.72	760.15	5,332.27	252.45	--
N Y REGISTRY SHS 2012								23.58
Dividend Reinvested EST	20 Oct 2021	7		5,572.98	759.98	5,319.86	253.12	ST
YIELD: 0.42%	12 Nov 2021	0.01475		11.74	841.36	12.41	(0.67)	ST
Symbol: ASML								
ATLASSIAN CORPORATION PLC	23 Feb 2021	30	381.29	11,438.70	231.92	6,957.60	4,481.10	ST
CLASS A								--
Symbol: TEAM								--
AUTODESK INC	23 Nov 2021	15	281.19	4,217.85	308.98	4,634.70	(416.85)	ST
Dividend Reinvested								--
Symbol: ADSK								--
BERKSHIRE HATHAWAY INC	16 Apr 2020	20	299	5,980.00	187	3,740.00	2,240.00	LT
DEL CL B Dividend								--
Reinvested								--
Symbol: BRKB								--
CHEGG INC	12 May 2020	100	30.7	3,070.00	61	6,100.00	(3,030.00)	LT
Symbol: CHGG								--
CLOUDFLARE INC	16 Dec 2021	60	131.5	7,890.00	132.2	7,931.96	(41.96)	ST
CLASS A COMMON STOCK PAR								--
VALUE \$0.001 PER SHARE								--
Symbol: NET								--
CROWDSTRIKE HOLDINGS INC		60	204.75	12,285.00	119	7,140.00	5,145.00	--
CLASS A COMMON STOCK								--
Symbol: CRWD	29 Jun 2020	30		6,142.50	95	2,850.00	3,292.50	LT
	23 Nov 2020	30		6,142.50	143	4,290.00	1,852.50	LT
DEXCOM INC		20	536.95	10,739.00	280.03	5,600.59	5,138.41	--
Dividend Reinvested								--

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**EQUITIES (continued)**

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>DEXCOM INC</b>								
Symbol: DXCM	24 Feb 2020	10		5,369.50	285.06	2,850.59	2,518.91 LT	
	03 Mar 2020	10		5,369.50	275	2,750.00	2,619.50 LT	
<b>ETSY INC</b>		62	218.94	<b>13,574.28</b>	204.34	12,669.32	904.96	--
COM								--
Symbol: ETSY	27 Jan 2021	50		10,947.00	203.56	10,178.00	769.00 ST	
	04 Mar 2021	12		2,627.28	207.61	2,491.32	135.96 ST	
<b>FASTLY INC</b>	14 Jul 2020	40	35.45	<b>1,418.00</b>	75	3,000.00	(1,582.00) LT	--
CLASS A COMMON STOCK								--
Symbol: FSLY								
<b>FIDELITY COVINGTON TR</b>		60.54555	135.4	<b>8,197.87</b>	56.92	3,445.96	4,751.91	--
MSCI INFORMATION TECHNOLOGY								51.40
INDEX ETF Dividend	12 Sep 2018	40		5,416.00	59.42	2,376.90	3,039.10 LT	
Reinvested EST YIELD:	27 Sep 2018	0.0937		12.69	60.19	5.64	7.05 LT	
0.63%	17 Dec 2018	19.9063		2,695.31	50.25	1,000.24	1,695.07 LT	
Symbol: FTEC	23 Dec 2020	0.11483		15.55	104.5	12.00	3.55 LT	
	24 Mar 2021	0.11274		15.26	105.55	11.90	3.36 ST	
	23 Jun 2021	0.10332		13.99	115.47	11.93	2.06 ST	
	22 Sep 2021	0.09734		13.18	121.43	11.82	1.36 ST	
	22 Dec 2021	0.11732		15.89	132.37	15.53	0.36 ST	
<b>FIDELITY MSCI HEALTH CARE</b>		61	68.66	<b>4,188.26</b>	44.31	2,702.92	1,485.34	--
INDEX ETF EST YIELD: 1.16%								48.68
Symbol: FHLC	10 Oct 2018	1		68.66	45.86	45.86	22.80 LT	
	10 Oct 2018	29		1,991.14	45.87	1,330.09	661.05 LT	
	24 Oct 2018	30		2,059.80	42.83	1,284.93	774.87 LT	
	28 Dec 2018	0.2154		14.79	40.95	8.82	5.97 LT	
	04 Jan 2019	0.4653		31.95	40.75	18.96	12.99 LT	
	21 Mar 2019	0.2162		14.84	44.63	9.65	5.19 LT	
	27 Jun 2019	0.1031		7.08	44.71	4.61	2.47 LT	
<b>FIDELITY SELECT</b>		*46.154	82.89	<b>3,825.71</b>	80.53 A	3,716.86	108.85	--
IT SERVICES DIV & CAP GAIN								--
REINVEST	30 Jan 2020	24.719		2,048.96	80.53	1,990.66	58.30 LT	

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## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>FIDELITY SELECT</b>								
Symbol: FBSOX	02 Mar 2020	13.016		1,078.90	80.53	1,048.20	30.70	LT
	LT REINVEST	2.09		173.24	80.53	168.31	4.93	LT
	ST REINVEST	6.329		524.61	80.53	509.69	14.92	ST
<b>Market Value vs. Purchases Investment Gain/Loss</b>				<b>3,825.71</b>		<b>3,038.86</b>		
				<b>786.85</b>				
<b>FIVERR INTERNATIONAL LTD</b>	30 Nov 2020	10	113.7	<b>1,137.00</b>	200.7	2,007.00	(870.00)	LT
ORDINARY SHARES NO PAR VALUE								--
Symbol: FVRR								--
<b>FORTINET INC</b>	28 Feb 2020	20	359.4	<b>7,188.00</b>	100	2,000.00	5,188.00	LT
Dividend Reinvested								--
Symbol: FTNT								--
<b>GLOBAL X FDS</b>	04 Mar 2021	200	5.8192	<b>1,163.84</b>	16	3,200.00	(2,036.16)	ST
GLOBAL X CANNABIS ETF EST								49.80
YIELD: 4.28%								
Symbol: POTX								
<b>GOLDMAN SACHS GROUP INC</b>		20.7128	382.55	<b>7,923.68</b>	176.16	3,648.67	4,275.01	--
Dividend Reinvested EST								165.70
YIELD: 2.09%	04 May 2020	20		7,651.00	172	3,440.00	4,211.00	LT
Symbol: GS	29 Jun 2020	0.13063		49.97	191.38	25.00	24.97	LT
	29 Sep 2020	0.12712		48.63	197.92	25.16	23.47	LT
	30 Dec 2020	0.09778		37.41	258.95	25.32	12.09	LT
	30 Mar 2021	0.07684		29.40	331.08	25.44	3.96	ST
	29 Jun 2021	0.06856		26.23	372.52	25.54	0.69	ST
	29 Sep 2021	0.10558		40.39	388.33	41.00	(0.61)	ST
	30 Dec 2021	0.10629		40.66	387.71	41.21	(0.55)	ST
<b>HUBSPOT INC</b>		55	659.15	<b>36,253.25</b>	308.21	16,951.38	19,301.87	--
COM								--
Symbol: HUBS	28 Feb 2020	20		13,183.00	170	3,400.00	9,783.00	LT
	27 Jan 2021	25		16,478.75	350.06	8,751.38	7,727.37	ST
	04 Mar 2021	10		6,591.50	480	4,800.00	1,791.50	ST

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## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	ST	Est. Accrued Inc. Est. Annual Inc.
<b>IDEXX LABORATORIES CORP</b>	31 Jan 2020	20	658.46	<b>13,169.20</b>	275	5,500.00	7,669.20	LT		--
Dividend Reinvested										--
Symbol: IDXX										
<b>JANUS HENDERSON GLOBAL TECHNOLOGY AND INNVN CL A</b>		*163.012	52.55	<b>8,566.28</b>	41.81	A	6,815.25			--
DIV & CAP GAIN REINVEST	30 Jan 2020	62.893		3,305.03	41.81		2,629.45	675.58	LT	--
Symbol: JATAX	02 Mar 2020	64.466		3,387.69	41.81		2,695.21	692.48	LT	
	LT REINVEST	11.747		617.30	41.81		491.12	126.18	LT	
	ST REINVEST	23.906		1,256.26	41.81		999.47	256.79	ST	
<b>Market Value vs. Purchases Investment Gain/Loss</b>				<b>8,566.28</b>			<b>5,324.66</b>			
				<b>3,241.62</b>						
<b>JD.COM INC</b>		160	70.07	<b>11,211.20</b>	58.96		9,433.60	1,777.60		--
SPONSORED ADR REPSTG COM CL										--
A Dividend Reinvested	30 Apr 2020	100		7,007.00	43		4,300.00	2,707.00	LT	
Symbol: JD	25 Nov 2020	30		2,102.10	87.12		2,613.60	(511.50)	LT	
	02 Dec 2020	30		2,102.10	84		2,520.00	(417.90)	LT	
<b>LEMONADE INC</b>	09 Dec 2020	35	42.11	<b>1,473.85</b>	87.5		3,062.50	(1,588.65)	LT	--
COMMON STOCK										--
Symbol: LMND										
<b>LUCKIN COFFEE INC</b>	05 Mar 2020	20	9.44	<b>188.80</b>	42.09		841.88	(653.08)	LT	--
AMERICAN DEPOSITARY SHARES										--
Symbol: LKNCY										
<b>MASTERCARD INCORPORATED</b>		30.22042	359.32	<b>10,858.80</b>	265.62		8,027.03	2,831.77		--
Dividend Reinvested EST										59.23
YIELD: 0.55%	09 Apr 2020	20		7,186.40	270		5,400.00	1,786.40	LT	
Symbol: MA	16 Apr 2020	10		3,593.20	255		2,550.00	1,043.20	LT	
	07 Aug 2020	0.03676		13.21	326.44		12.00	1.21	LT	
	09 Nov 2020	0.03463		12.44	346.81		12.01	0.43	LT	
	09 Feb 2021	0.03967		14.25	333.5		13.23	1.02	ST	
	07 May 2021	0.0354		12.72	374.29		13.25	(0.53)	ST	
	09 Aug 2021	0.03543		12.73	374.26		13.26	(0.53)	ST	
	09 Nov 2021	0.03853		13.84	344.67		13.28	0.56	ST	

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## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>MCCORMICK &amp; CO INC</b>		41.04587	96.61	<b>3,965.44</b>	82.65	3,392.61	572.83	--
NON-VOTING Dividend								60.75
Reinvested EST YIELD:	30 Jan 2020	40		3,864.40	82.5	3,300.00	564.40 LT	
1.53%	27 Apr 2020	0.15998		15.46	77.51	12.40	3.06 LT	
Symbol: MKC	20 Jul 2020	0.1311		12.67	94.97	12.45	0.22 LT	
	19 Oct 2020	0.1243		12.01	100.48	12.49	(0.48) LT	
	11 Jan 2021	0.14518		14.03	94.64	13.74	0.29 ST	
	26 Apr 2021	0.15071		14.56	91.5	13.79	0.77 ST	
	26 Jul 2021	0.16249		15.70	85.17	13.84	1.86 ST	
	26 Oct 2021	0.17211		16.63	80.76	13.90	2.73 ST	
<b>MERCADOLIBRE INC</b>		6	1,348.4	<b>8,090.40</b>	1,642.65	9,855.87	(1,765.47)	--
Dividend Reinvested								--
Symbol: MELI	29 Jan 2021	3		4,045.20	1,766.29	5,298.87	(1,253.67) ST	
	04 Mar 2021	3		4,045.20	1,519	4,557.00	(511.80) ST	
<b>META PLATFORMS INC</b>		25	336.35	<b>8,408.75</b>	190.06	4,751.59	3,657.16	--
CLASS A COMMON STOCK								--
Dividend Reinvested	12 Dec 2019	5		1,681.75	195	975.00	706.75 LT	
Symbol: FB	24 Feb 2020	10		3,363.50	202.66	2,026.59	1,336.91 LT	
	16 Apr 2020	10		3,363.50	175	1,750.00	1,613.50 LT	
<b>MICROSOFT CORP</b>		60.96459	336.32	<b>20,503.61</b>	168.86	10,294.59	10,209.02	--
Dividend Reinvested EST								151.19
YIELD: 0.74%	09 Mar 2020	20		6,726.40	151	3,020.00	3,706.40 LT	
Symbol: MSFT	17 Apr 2020	40		13,452.80	176	7,040.00	6,412.80 LT	
	11 Jun 2020	0.15782		53.08	193.89	30.60	22.48 LT	
	10 Sep 2020	0.14535		48.88	211.08	30.68	18.20 LT	
	10 Dec 2020	0.1588		53.41	212.66	33.77	19.64 LT	
	11 Mar 2021	0.14324		48.17	236.39	33.86	14.31 ST	
	10 Jun 2021	0.13353		44.91	254.18	33.94	10.97 ST	
	09 Sep 2021	0.11301		38.01	300.95	34.01	4.00 ST	
	09 Dec 2021	0.11284		37.95	334.37	37.73	0.22 ST	
<b>NETFLIX INC</b>		15	602.44	<b>9,036.60</b>	375.67	5,635.00	3,401.60	--
COM Dividend Reinvested								--

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## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	ST	Est. Accrued Inc. Est. Annual Inc.
<b>NETFLIX INC</b>										
Symbol: NFLX	23 Jan 2020	10		6,024.40	326	3,260.00	2,764.40	LT		
	23 Jul 2020	5		3,012.20	475	2,375.00	637.20	LT		
<b>NICE LTD</b>	24 Feb 2020	20	303.6	<b>6,072.00</b>	170	3,400.00	2,672.00	LT		--
AMERICAN DEPOSITARY SHARES										--
Dividend Reinvested										
Symbol: NICE										
<b>NINTENDO CO LTD-ADR NEW</b>	11 Mar 2021	100	58.37	<b>5,837.00</b>	69.65	6,965.25	(1,128.25)	ST		--
EST YIELD: 3.32%										193.90
Symbol: NTDOY										
<b>NVIDIA CORP</b>		172.27518	294.11	<b>50,667.85</b>	94.79	16,330.68	34,337.17			--
Dividend Reinvested EST										27.56
YIELD: 0.05%	24 Feb 2020	40		11,764.40	69.69	2,787.68	8,976.72	LT		
Symbol: NVDA	20 Mar 2020	0.02844		8.36	56.26	1.60	6.76	LT		
	21 Apr 2020	60		17,646.60	70	4,200.00	13,446.60	LT		
	26 Jun 2020	0.0424		12.47	94.34	4.00	8.47	LT		
	24 Sep 2020	0.0324		9.53	123.46	4.00	5.53	LT		
	29 Dec 2020	0.03092		9.09	129.04	3.99	5.10	LT		
	27 Jan 2021	40		11,764.40	130.95	5,237.85	6,526.55	ST		
	04 Mar 2021	32		9,411.52	127	4,064.00	5,347.52	ST		
	31 Mar 2021	0.0524		15.41	131.49	6.89	8.52	ST		
	01 Jul 2021	0.03424		10.07	201.23	6.89	3.18	ST		
	23 Sep 2021	0.03112		9.15	221.4	6.89	2.26	ST		
	23 Dec 2021	0.02326		6.84	296.22	6.89	(0.05)	ST		
<b>OKTA INC</b>	27 Jan 2021	20	224.17	<b>4,483.40</b>	252	5,040.00	(556.60)	ST		--
CLASS A COMMON STOCK										--
Symbol: OKTA										
<b>PAYPAL HOLDINGS INC</b>		44	188.58	<b>8,297.52</b>	240.08	10,563.62	(2,266.10)			--
COM Dividend Reinvested										--
Symbol: PYPL	27 Jan 2021	29		5,468.82	230.55	6,685.97	(1,217.15)	ST		
	23 Feb 2021	15		2,828.70	258.51	3,877.65	(1,048.95)	ST		

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## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	ST	Est. Accrued Inc. Est. Annual Inc.
<b>PINTEREST INC</b>	23 Feb 2021	130	36.35	<b>4,725.50</b>	73.08	9,500.40	(4,774.90)	ST	--
CLASS A COMMON STOCK									--
Dividend Reinvested									--
Symbol: PINS									
<b>SALESFORCE.COM INC</b>	02 Dec 2020	22	254.13	<b>5,590.86</b>	224.08	4,929.65	661.21	LT	--
Dividend Reinvested									--
Symbol: CRM									
<b>SCHWAB STRATEGIC TR</b>		169.14623	38.87	<b>6,574.71</b>	32.53	5,501.93	1,072.78		--
INTL EQUITY ETF Dividend									209.74
Reinvested EST YIELD:	02 Jul 2018	38		1,477.06	32.58	1,238.04	239.02	LT	
3.19%	19 Jul 2018	74		2,876.38	33.25	2,460.50	415.88	LT	
Symbol: SCHF	23 Oct 2018	40		1,554.80	30.64	1,225.40	329.40	LT	
	18 Dec 2018	4.5935		178.55	28.72	131.91	46.64	LT	
	02 Jul 2019	0.4065		15.80	32.28	13.12	2.68	LT	
	17 Dec 2019	3.43896		133.67	33.51	115.24	18.43	LT	
	29 Jun 2020	1.29083		50.17	29.64	38.26	11.91	LT	
	15 Dec 2020	2.32657		90.43	35.43	82.43	8.00	LT	
	28 Jun 2021	1.40517		54.62	39.77	55.89	(1.27)	ST	
	13 Dec 2021	3.6847		143.22	38.3	141.14	2.08	ST	
<b>SCHWAB STRATEGIC TR</b>		*205.85655	113.82	<b>23,430.59</b>	65.03	13,387.17	10,043.42		--
US LARGE-CAP ETF Dividend									284.70
Reinvested EST YIELD:	Long Term	203.21188		23,129.58	64.51	13,108.88	10,020.70	LT	
1.22%	Short Term	2.64467		301.02	105.23	278.29	22.73	ST	
Symbol: SCHX									
<b>SCHWAB STRATEGIC TR</b>		109.33745	102.4	<b>11,196.15</b>	71.14	7,777.88	3,418.27		--
US SMALL-CAP ETF Dividend									133.61
Reinvested EST YIELD:	24 Jul 2018	25		2,560.00	75	1,875.00	685.00	LT	
1.19%	01 Oct 2018	0.0725		7.42	76.28	5.53	1.89	LT	
Symbol: SCHA	02 Oct 2018	30		3,072.00	74.77	2,243.10	828.90	LT	
	23 Oct 2018	20		2,048.00	67.83	1,356.64	691.36	LT	
	26 Oct 2018	30		3,072.00	65.5	1,965.00	1,107.00	LT	
	18 Dec 2018	0.5925		60.67	62.63	37.11	23.56	LT	
	04 Jan 2019	0.0376		3.85	61.17	2.30	1.55	LT	

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## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>SCHWAB STRATEGIC TR</b>								
	26 Mar 2019	0.2612		26.75	69.33	18.11	8.64	LT
	02 Jul 2019	0.0362		3.71	71.55	2.59	1.12	LT
	17 Dec 2019	0.53217		54.49	74.9	39.86	14.63	LT
	30 Mar 2020	0.47992		49.14	51.07	24.51	24.63	LT
	29 Jun 2020	0.19977		20.46	63.52	12.69	7.77	LT
	28 Sep 2020	0.44416		45.48	67.99	30.20	15.28	LT
	15 Dec 2020	0.37527		38.43	87	32.65	5.78	LT
	29 Mar 2021	0.23617		24.18	99.12	23.41	0.77	ST
	28 Jun 2021	0.22988		23.54	104.75	24.08	(0.54)	ST
	27 Sep 2021	0.30742		31.48	102.86	31.62	(0.14)	ST
	13 Dec 2021	0.53269		54.55	100.4	53.48	1.07	ST
<b>SHOPIFY INC</b>		25	1,377.39	<b>34,434.75</b>	661.77	16,544.20	17,890.55	--
CL A								--
Symbol: SHOP	24 Feb 2020	5		6,886.95	498.84	2,494.20	4,392.75	LT
	21 Apr 2020	5		6,886.95	600	3,000.00	3,886.95	LT
	04 Jun 2020	10		13,773.90	730	7,300.00	6,473.90	LT
	04 Jun 2020	5		6,886.95	750	3,750.00	3,136.95	LT
<b>SNOWFLAKE INC</b>	22 Nov 2021	20	338.75	<b>6,775.00</b>	370	7,400.00	(625.00)	ST
CLASS A COMMON STOCK								--
Symbol: SNOW								--
<b>SYNOPSYS INC</b>	30 Jan 2020	20	368.5	<b>7,370.00</b>	149.66	2,993.20	4,376.80	LT
Dividend Reinvested								--
Symbol: SNPS								--
<b>TELADOC HEALTH INC</b>		18	91.82	<b>1,652.76</b>	193.29	3,479.23	(1,826.47)	--
COMMON STOCK								--
Symbol: TDOC	30 Nov 2020	10		918.20	195.92	1,959.23	(1,041.03)	LT
	02 Dec 2020	8		734.56	190	1,520.00	(785.44)	LT
<b>TESLA INC</b>		200	1,056.78	<b>211,356.00</b>	138.99	27,797.62	183,558.38	--
COMMON STOCK Dividend								--
Reinvested	26 Feb 2020	50		52,839.00	159	7,950.00	44,889.00	LT
Symbol: TSLA	26 Feb 2020	50		52,839.00	156.85	7,842.62	44,996.38	LT

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## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	ST	Est. Accrued Inc. Est. Annual Inc.
<b>TESLA INC</b>										
	28 Feb 2020	50		52,839.00	124	6,200.00	46,639.00	LT		
	12 Mar 2020	50		52,839.00	116.1	5,805.00	47,034.00	LT		
<b>TRADE DESK INC (THE)</b>										
CLASS A COMMON STOCK		300	91.64	27,492.00	56.98	17,094.53	10,397.47			--
Symbol: TTD										--
	23 Jan 2020	100		9,164.00	27.5	2,750.00	6,414.00	LT		
	27 Jan 2021	100		9,164.00	75.45	7,544.53	1,619.47	ST		
	04 Mar 2021	100		9,164.00	68	6,800.00	2,364.00	ST		
<b>TWILIO INC</b>										
CL A	27 Jan 2021	15	263.34	3,950.10	347	5,205.00	(1,254.90)	ST		--
Symbol: TWLO										--
<b>UNITED AIRLINES HOLDINGS</b>										
INC COMMON STOCK Dividend	16 Apr 2020	100	43.78	4,378.00	29	2,900.00	1,478.00	LT		--
Reinvested										--
Symbol: UAL										
<b>UPSTART HOLDINGS INC</b>										
COMMON STOCK		24	151.3	3,631.20	244.18	5,860.21	(2,229.01)			--
Symbol: UPST										--
	10 Nov 2021	14		2,118.20	264.69	3,705.66	(1,587.46)	ST		
	19 Nov 2021	10		1,513.00	215.46	2,154.55	(641.55)	ST		
<b>VAIL RESORTS INC</b>										
Dividend Reinvested EST		15.038	327.9	4,930.96	272.69	4,100.78	830.18			--
YIELD: 1.07%										52.93
Symbol: MTN										
	27 Jan 2021	15		4,918.50	272.51	4,087.58	830.92	ST		
	22 Oct 2021	0.038		12.46	347.37	13.20	(0.74)	ST		
<b>VANGUARD SECTOR INDEX FDS</b>										
VANGUARD CONSUMER STAPLES		59.25271	199.88	11,843.43	140.2	8,307.41	3,536.02			--
ETF Dividend Reinvested										253.48
EST YIELD: 2.14%										
Symbol: VDC										
	20 Nov 2018	20		3,997.60	143.25	2,864.95	1,132.65	LT		
	17 Dec 2018	20		3,997.60	137.2	2,743.95	1,253.65	LT		
	19 Dec 2018	0.1546		30.90	134.99	20.87	10.03	LT		
	24 Dec 2018	9.8454		1,967.90	127.5	1,255.24	712.66	LT		
	24 Dec 2018	0.0275		5.50	127.64	3.51	1.99	LT		
	27 Mar 2019	0.2606		52.09	143.86	37.49	14.60	LT		

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**EQUITIES (continued)**

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>VANGUARD SECTOR INDEX FDS</b>								
	27 Jun 2019	0.3538		70.72	148.16	52.42	18.30	LT
	02 Oct 2019	0.3581		71.58	154.62	55.37	16.21	LT
	26 Dec 2019	0.33564		67.09	161.39	54.17	12.92	LT
	18 Mar 2020	0.23191		46.35	136.73	31.71	14.64	LT
	04 May 2020	5		999.40	145	725.00	274.40	LT
	30 Jun 2020	0.49124		98.19	148.44	72.92	25.27	LT
	22 Sep 2020	0.30507		60.98	162.98	49.72	11.26	LT
	29 Dec 2020	0.52541		105.02	171.68	90.20	14.82	LT
	07 Apr 2021	0.31278		62.52	177.63	55.56	6.96	ST
	30 Jun 2021	0.32888		65.74	181.04	59.54	6.20	ST
	08 Oct 2021	0.33961		67.88	179.35	60.91	6.97	ST
	27 Dec 2021	0.38217		76.39	193.32	73.88	2.51	ST
<b>VANGUARD SECTOR INDEX FDS</b>		<b>138.51344</b>	<b>458.17</b>	<b>63,462.70</b>	<b>204.06</b>	<b>28,265.30</b>	<b>35,197.40</b>	<b>--</b>
VANGUARD INFORMATION								404.87
TECHNOLOGY ETF Dividend	08 Oct 2018	20		9,163.40	194.6	3,891.95	5,271.45	LT
Reinvested EST YIELD:	10 Oct 2018	20		9,163.40	189.55	3,790.95	5,372.45	LT
0.64%	26 Oct 2018	20		9,163.40	179.25	3,584.95	5,578.45	LT
Symbol: VGT	17 Dec 2018	30		13,745.10	169.52	5,085.45	8,659.65	LT
	19 Dec 2018	0.2238		102.54	171.76	38.44	64.10	LT
	24 Dec 2018	9.7762		4,479.16	157.9	1,543.71	2,935.45	LT
	27 Mar 2019	0.2953		135.30	199.15	58.81	76.49	LT
	27 Jun 2019	0.3038		139.19	210.96	64.09	75.10	LT
	02 Oct 2019	0.4009		183.68	209.85	84.13	99.55	LT
	19 Dec 2019	0.27354		125.33	240.48	65.78	59.55	LT
	12 Mar 2020	20		9,163.40	203.3	4,066.00	5,097.40	LT
	13 Mar 2020	0.41322		189.33	206.09	85.16	104.17	LT
	25 Jun 2020	0.30101		137.91	272.72	82.09	55.82	LT
	16 Sep 2020	0.27804		127.39	310.35	86.29	41.10	LT
	22 Dec 2020	0.2395		109.73	352.15	84.34	25.39	LT
	04 Mar 2021	15		6,872.55	350	5,250.00	1,622.55	ST
	31 Mar 2021	0.24234		111.03	357.02	86.52	24.51	ST
	29 Jun 2021	0.20261		92.83	398.55	80.75	12.08	ST
	04 Oct 2021	0.3064		140.38	399.31	122.35	18.03	ST
	21 Dec 2021	0.25678		117.65	442.17	113.54	4.11	ST

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Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>VANGUARD WORLD FUNDS</b>		*144.05379	135.56	<b>19,527.93</b>	80.36	11,575.99	7,951.94	--
VANGUARD COMMUNICATION SERVICES ETF Dividend	Long Term	142.74082		19,349.95	79.83	11,395.71	7,954.24 LT	181.36
Reinvested EST YIELD: 0.93%	Short Term	1.31297		177.99	137.31	180.28	(2.29) ST	
Symbol: VOX								
<b>WALT DISNEY CO</b>		30	154.89	<b>4,646.70</b>	124.46	3,733.76	912.94	--
Dividend Reinvested								--
Symbol: DIS	24 Feb 2020	20		3,097.80	133.69	2,673.76	424.04 LT	
	28 Apr 2020	10		1,548.90	106	1,060.00	488.90 LT	
<b>WEX INC</b>	24 Jun 2020	20	140.39	<b>2,807.80</b>	170	3,400.00	(592.20) LT	--
Dividend Reinvested								--
Symbol: WEX								
<b>ZEBRA TECHNOLOGIES</b>	20 Nov 2020	10	595.2	<b>5,952.00</b>	355	3,550.00	2,402.00 LT	--
CORP-CL A Dividend								--
Reinvested								
Symbol: ZBRA								
<b>ZOOM VIDEO</b>		80	183.91	<b>14,712.80</b>	88.44	7,075.00	7,637.80	--
COMMUNICATIONS INC CLASS A COMMON STOCK	23 Jan 2020	50		9,195.50	75.5	3,775.00	5,420.50 LT	--
Symbol: ZM	06 Apr 2020	30		5,517.30	110	3,300.00	2,217.30 LT	
<b>ZYNGA INC</b>	21 Apr 2020	300	6.4	<b>1,920.00</b>	7.5	2,250.00	(330.00) LT	--
CLASS A Dividend Reinvested								--
Symbol: ZNGA								
<b>TOTAL EQUITIES</b>				<b>\$917,827.70</b>		<b>\$495,184.35</b>	<b>\$422,643.35</b>	<b>--</b>
								<b>\$2,464.68</b>

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

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

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

STATEMENT SUMMARY

BROKERAGE

IMPORTANT INFORMATION

## FIXED INCOME

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
SCHWAB STRATEGIC TR		*6.30901	53.9	340.06	50.85	320.82	19.24	--
US AGGREGATE BD ETF								7.35
Dividend Reinvested EST	Long Term	6.17594		332.88	50.77	313.57	19.31 LT	
YIELD: 2.16%	Short Term	0.13307		7.17	54.48	7.25	(0.08) ST	
Symbol: SCHZ								
TOTAL FIXED INCOME				\$340.06		\$320.82	\$19.24	-- \$7.35

## 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		18.58902	252.59	4,695.40	167.39	3,111.68	1,583.72	--
Dividend Reinvested EST								118.23
YIELD: 2.52%	09 Dec 2020	18		4,546.62	166.43	2,995.65	1,550.97 LT	
Symbol: AVB	15 Jan 2021	0.17872		45.14	160.14	28.62	16.52 ST	
	15 Apr 2021	0.15407		38.92	187.58	28.90	10.02 ST	
	15 Jul 2021	0.13052		32.97	223.34	29.15	3.82 ST	
	15 Oct 2021	0.12571		31.75	233.55	29.36	2.39 ST	
TOTAL ALTERNATIVE ASSETS				\$4,695.40		\$3,111.68	\$1,583.72	-- \$118.23

Total Account Value : \$923,051.74 <sup>3</sup>

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

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

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

Holdings (continued)

J.P. Morgan Self-Directed Investing

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

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

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

STATEMENT SUMMARY	BROKERAGE	IMPORTANT INFORMATION
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## Activity

J.P. Morgan Self-Directed Investing

## CASH FLOW SUMMARY

Description	This Period	Year-to-Date
<b>Opening Cash Balance</b>	<b>\$53.99</b>	<b>\$5,215.05</b>
Trade and Investment Activity	0.00	1,847.58
Income	2,318.62	4,191.98
Cash Deposits	8,000.00	159,717.13
<b>Total Credits</b>	<b>\$10,318.62</b>	<b>\$165,756.69</b>
Trade and Investment Activity	(10,168.50)	(165,088.00)
Cash Withdrawals	0.00	(5,645.81)
Fees <sup>1</sup>	(5.06)	(12.31)
Tax Withheld	(10.47)	(37.04)
<b>Total Debits</b>	<b>(\$10,184.03)</b>	<b>(\$170,783.16)</b>
<b>Net Cash Activity</b>	<b>\$134.59</b>	<b>(\$5,026.47)</b>
<b>CLOSING CASH BALANCE</b>	<b>\$188.58</b>	<b>\$188.58</b>

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

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

See additional footnotes on the last page of this account.

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

STATEMENT SUMMARY

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IMPORTANT INFORMATION

## TRADE AND INVESTMENT ACTIVITY

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
07 Dec 2021 07 Dec 2021	REINVEST	<b>SCHWAB STRATEGIC TR</b> US AGGREGATE BD ETF REINVEST @ 54.150000 Symbol: SCHZ	0.01089		(0.59)	
09 Dec 2021 09 Dec 2021	REINVEST	<b>MICROSOFT CORP</b> REINVEST @ 334.347116 Symbol: MSFT	0.11284		(37.73)	
13 Dec 2021 13 Dec 2021	REINVEST	<b>SCHWAB STRATEGIC TR</b> INTL EQUITY ETF REINVEST @ 38.304303 Symbol: SCHF	3.6847		(141.14)	
13 Dec 2021 13 Dec 2021	REINVEST	<b>SCHWAB STRATEGIC TR</b> US LARGE-CAP ETF REINVEST @ 112.430000 Symbol: SCHX	0.75229		(84.58)	
13 Dec 2021 13 Dec 2021	REINVEST	<b>SCHWAB STRATEGIC TR</b> US SMALL-CAP ETF REINVEST @ 100.395000 Symbol: SCHA	0.53269		(53.48)	
16 Dec 2021 20 Dec 2021	BUY	<b>CLOUDFLARE INC</b> CLASS A COMMON STOCK PAR VALUE \$0.001 PER SHARE UNSOLICITED ROME: WHIPANYAAH21121618609 Symbol: NET	60	132.1993	(7,931.96)	
20 Dec 2021 20 Dec 2021	REINVEST	<b>FIDELITY SELECT</b> IT SERVICES REINVEST PRICE \$ 80.29 RECORD 12/17/21 PAY 12/20/21 Symbol: FBSOX	0.97		(77.89)	
20 Dec 2021 20 Dec 2021	REINVEST	<b>FIDELITY SELECT</b> IT SERVICES REINVEST PRICE \$ 80.29 RECORD 12/17/21 PAY	3.972		(318.94)	

See additional footnotes on the last page of this account.

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

STATEMENT SUMMARY

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IMPORTANT INFORMATION

## TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
		<b>FIDELITY SELECT</b> 12/20/21 Symbol: FBSOX				
21 Dec 2021 21 Dec 2021	REINVEST	<b>JANUS HENDERSON GLOBAL</b> TECHNOLOGY AND INNVTN CL A REINVEST PRICE \$ 50.36 Symbol: JATAX	0.847		(42.68)	
21 Dec 2021 21 Dec 2021	REINVEST	<b>JANUS HENDERSON GLOBAL</b> TECHNOLOGY AND INNVTN CL A REINVEST PRICE \$ 50.36 RECORD 12/17/21 PAY 12/20/21 Symbol: JATAX	23.059		(1,161.26)	
21 Dec 2021 21 Dec 2021	REINVEST	<b>VANGUARD SECTOR INDEX</b> FDS VANGUARD INFORMATION TECHNOLOGY ETF REINVEST @ 442.163370 Symbol: VGT	0.25678		(113.54)	
22 Dec 2021 22 Dec 2021	REINVEST	<b>FIDELITY COVINGTON TR</b> MSCI INFORMATION TECHNOLOGY INDEX ETF REINVEST @ 132.370000 Symbol: FTEC	0.11732		(15.53)	
23 Dec 2021 23 Dec 2021	REINVEST	<b>NVIDIA CORP</b> REINVEST @ 296.103908 Symbol: NVDA	0.02326		(6.89)	
23 Dec 2021 23 Dec 2021	REINVEST	<b>SCHWAB STRATEGIC TR</b> US AGGREGATE BD ETF REINVEST @ 53.897964 Symbol: SCHZ	0.01113		(0.60)	
21 Dec 2021 27 Dec 2021	REINVEST	<b>VANGUARD SECTOR INDEX</b> FDS VANGUARD CONSUMER STAPLES ETF REINVEST @	0.38217		(73.88)	

See additional footnotes on the last page of this account.

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IMPORTANT INFORMATION

## TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
		<b>VANGUARD SECTOR INDEX</b> 193.317000 Symbol: VDC				
21 Dec 2021 27 Dec 2021	REINVEST	<b>VANGUARD WORLD FUNDS</b> VANGUARD COMMUNICATION SERVICES ETF REINVEST @ 134.396800 Symbol: VOX	0.49554		(66.60)	
30 Dec 2021 30 Dec 2021	REINVEST	<b>GOLDMAN SACHS GROUP INC</b> REINVEST @ 387.683785 Symbol: GS	0.10629		(41.21)	
<b>Total Securities Bought &amp; Sold</b>					<b>(\$7,931.96)</b>	
<b>Total Other Investment Activity</b>					<b>(\$2,236.54)</b>	
<b>TOTAL TRADE AND INVESTMENT ACTIVITY</b>					<b>(\$10,168.50)</b>	

## 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
07 Dec 2021	DIVIDEND	<b>SCHWAB STRATEGIC TR</b> US AGGREGATE BD ETF RD 12/02 PD 12/07 CDRT .094 DIV ON 6.28699 SHS Symbol: SCHZ				0.59	0.59
09 Dec 2021	DIVIDEND	<b>MICROSOFT CORP</b> RD 11/18 PD 12/09 CDRT .620 DIV ON 60.85175 SHS Symbol: MSFT				37.73	37.73
13 Dec 2021	DIVIDEND	<b>SCHWAB STRATEGIC TR</b> INTL EQUITY ETF RD 12/09 PD				141.14	141.14

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

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## Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
		<b>SCHWAB STRATEGIC TR</b> 12/13 CDRT .853 DIV ON 165.46153 SHS Symbol: SCHF					
13 Dec 2021	DIVIDEND	<b>SCHWAB STRATEGIC TR</b> US LARGE-CAP ETF RD 12/09 PD 12/13 CDRT .412 DIV ON 205.10426 SHS Symbol: SCHX				84.58	84.58
13 Dec 2021	DIVIDEND	<b>SCHWAB STRATEGIC TR</b> US SMALL-CAP ETF RD 12/09 PD 12/13 CDRT .491 DIV ON 108.80476 SHS Symbol: SCHA				53.48	53.48
16 Dec 2021	DIVIDEND	<b>NINTENDO CO LTD-ADR NEW</b> CASH DIV ON 100 SHS REC 09/29/21 PAY 12/16/21 FOREIGN TAX WITHHELD Symbol: NTDY	100	0.6835	(10.47)	68.35	57.88
					Tax Withheld	Dividend	
20 Dec 2021	DISTR LT CAP GAINS	<b>FIDELITY SELECT</b> IT SERVICES LT CAP-GAIN DIV RECORD 12/17/21 PAY 12/20/21 DIVIDEND RATE 7.73900 Symbol: FBSOX				318.94	318.94
20 Dec 2021	DIV - ST CAP GAINS	<b>FIDELITY SELECT</b> IT SERVICES ST CAP-GAIN DIV RECORD 12/17/21 PAY 12/20/21 DIVIDEND RATE 1.89000 Symbol: FBSOX				77.89	77.89
21 Dec 2021	DISTR LT CAP GAINS	<b>JANUS HENDERSON GLOBAL</b> TECHNOLOGY AND INNVTN CL A LT CAP-GAIN DIV RECORD 12/17/21 PAY 12/20/21 DIVIDEND RATE 8.34800 Symbol: JATAX				1,161.26	1,161.26

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

STATEMENT SUMMARY

BROKERAGE

IMPORTANT INFORMATION

## Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
21 Dec 2021	DIVIDEND	<b>JANUS HENDERSON GLOBAL</b> TECHNOLOGY AND INNVTN CL A RECORD 12/17/21 PAY 12/20/21 Symbol: JATAX				42.68	42.68
21 Dec 2021	DIVIDEND	<b>VANGUARD SECTOR INDEX FDS</b> VANGUARD INFORMATION TECHNOLOGY ETF RD 12/17 PD 12/21 CDRT .821 DIV ON 138.25666 SHS Symbol: VGT				113.54	113.54
22 Dec 2021	DIVIDEND	<b>FIDELITY COVINGTON TR</b> MSCI INFORMATION TECHNOLOGY INDEX ETF RD 12/20 PD 12/22 CDRT .257 DIV ON 60.42823 SHS Symbol: FTEC				15.53	15.53
22 Dec 2021	DIVIDEND	<b>FIDELITY MSCI HEALTH CARE</b> INDEX ETF CASH DIV ON 61 SHS REC 12/20/21 PAY 12/22/21 Symbol: FHLC	61	0.224		13.66	13.66
23 Dec 2021	DIVIDEND	<b>NVIDIA CORP</b> RD 12/02 PD 12/23 CDRT .040 DIV ON 172.25192 SHS Symbol: NVDA				6.89	6.89
23 Dec 2021	DIVIDEND	<b>SCHWAB STRATEGIC TR</b> US AGGREGATE BD ETF RD 12/20 PD 12/23 CDRT .095 DIV ON 6.29788 SHS Symbol: SCHZ				0.60	0.60
27 Dec 2021	DIVIDEND	<b>VANGUARD SECTOR INDEX FDS</b> VANGUARD CONSUMER STAPLES ETF RD 12/17 PD 12/21 CDRT .255 DIV ON 58.87054 SHS Symbol: VDC				73.88	73.88

See additional footnotes on the last page of this account.

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

STATEMENT SUMMARY

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IMPORTANT INFORMATION

## Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
27 Dec 2021	DIVIDEND	<b>VANGUARD WORLD FUNDS</b> VANGUARD COMMUNICATION SERVICES ETF RD 12/17 PD 12/21 CDRT .463 DIV ON 143.55825 SHS Symbol: VOX				66.60	66.60
30 Dec 2021	DIVIDEND	<b>GOLDMAN SACHS GROUP INC</b> RD 12/02 PD 12/30 CDRT .000 DIV ON 20.60651 SHS Symbol: GS				41.21	41.21
<b>Total Dividends</b>						<b>\$838.35</b>	<b>\$838.35</b>
<b>Total Distributions</b>						<b>\$1,480.20</b>	<b>\$1,480.20</b>
<b>TOTAL INCOME FROM TAXABLE INVESTMENTS</b>						<b>\$2,318.55</b>	<b>\$2,318.55</b>
<b>Total Foreign Tax Withheld</b>					<b>(\$10.47)</b>		<b>(\$10.47)</b>

<b>Total Income</b>	<b>\$2,318.55</b>	<b>\$2,318.55</b>
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## DEPOSITS AND WITHDRAWALS

## Cash

Date	Date Cleared	Transaction	Description	Withdrawal Value	Deposit Value
16 Dec 2021		ACH CREDIT	<b>BANKLINK</b> ACH PULL 19606041		8,000.00
<b>TOTAL CASH DEPOSITS AND WITHDRAWALS</b>					<b>\$8,000.00</b>

<b>Total Deposits and Withdrawals</b>	<b>\$8,000.00</b>
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Price and Values displayed are calculated based on the closing price on the day of the transaction.

See additional footnotes on the last page of this account.

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

STATEMENT SUMMARY	BROKERAGE	IMPORTANT INFORMATION
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## FEES

Date	Description	Debit Amount	Credit Amount
16 Dec 2021	NICE LTD AMERICAN DEPOSITARY SHARES ADR DEP FEE R/D 11/10/2021 Symbol: NICE	(0.06)	
16 Dec 2021	NINTENDO CO LTD-ADR NEW AGENCY PROCESSING FEE Symbol: NTDOY	(5.00)	
<b>TOTAL FEES <sup>1</sup></b>		<b>(\$5.06)</b>	

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

## SWEEP PROGRAM ACTIVITY

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

Date	Transaction	Description	Quantity	Price	Debit Amount	Credit Amount
OPENING BALANCE			53.99	1		
01 Dec 2021	REINVEST	MONTHLY INTEREST REINVESTED	0.07		(0.07)	
16 Dec 2021	PURCHASE	INTRA-DAY DEPOSIT	8,052.82		(8,052.82)	
20 Dec 2021	REDEMPTION	INTRA-DAY WITHDRWAL	(7,931.960)			7,931.96
22 Dec 2021	PURCHASE	INTRA-DAY DEPOSIT	13.66		(13.66)	
<b>CLOSING BALANCE</b>			<b>188.58</b>	<b>1</b>		

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

Date	Transaction	Description	Quantity	Price	Debit Amount	Credit Amount
01 Dec 2021	INTEREST	MONTHLY INTEREST 10/30-11/30				0.07
<b>SWEEP PROGRAM ACTIVITY</b>					<b>(\$8,066.55)</b>	<b>\$7,931.96</b>
<b>Sweep Program Dividend/Interest</b>						<b>\$0.07</b>
<b>Total Sweep Program Activity</b>					<b>(\$8,066.55)</b>	<b>\$7,931.96</b>

See additional footnotes on the last page of this account.

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

STATEMENT SUMMARY	BROKERAGE	IMPORTANT INFORMATION
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A - Average Cost B - Adjusted for Amortization or Accretion D - Acquisition Date = Date of Death E - Adjusted for Option Exercise or Assignment K - Gifted Security LT - Long Term  
MT - Mixed Term N - Noncovered Provide - Please provide this information ST - Short Term T - Cost Basis provided by Third Party W - Adjusted for Wash Sale  
  
Closing Methods: MLMG - Maximum Loss, Minimum Gain LIFO - Last In, First Out FIFO - First In, First Out HC - High Cost LC - Low Cost  
LTHC - Long Term, High Cost PRO - Pro Rata VSP - Specific Match (the closing transaction was specifically matched to this lot)

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

Additional Contact Information

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

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

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**Messages**

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**ALTERNATIVE INVESTMENTS**

Investments referred to as "Alternative Investments" include, but are not limited to, direct participation programs, private equity investments, pooled private investments (such as limited partnerships and limited liability companies), non-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.

**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.

**Messages (continued)****ELECTRONIC FUNDS TRANSFER NOTICE**

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

Please provide the following information:

1. Your name and account number,
2. The dollar amount of the suspected error, and
3. A description of the error or the transfer you are unsure about; please explain as clearly as you can why you believe it is an error or why you need more information.

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

**TAX REPORTING REMINDER**

If any information regarding 2021 interest, dividends, miscellaneous income, gross proceeds or original issue discount is required to be reported to the IRS for this account, a Consolidated Form 1099 will be mailed to you no later than February 15, 2022, or a Form 1042-S will be mailed to you by March 15, 2022. Please note that reclassification of income by an issuer, corporate action or other adjustment may require us to send you a corrected Consolidated Form 1099.



**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.

**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".

**Messages (continued)****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.

**MARGIN ACCOUNT REMINDERS**

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

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

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

Further, if you have a margin account with us, as permitted by law we may use certain securities in your account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith. If you carry a margin balance, your account statement will reflect the current annual interest rate applicable to your margin loan. Please review the current rate, as under certain circumstances the rate may change without advance notice. If you have any questions or concerns about your current interest rate, please speak to your J.P. Morgan representative.

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

**Messages (continued)****RESTRICTIONS ON CERTAIN U.S. MARIJUANA-RELATED BUSINESS SECURITIES**

Beginning on November 8, 2021, we will no longer accept orders, except for sales of existing positions, or take custody of securities issued by businesses that:

- Are directly connected to marijuana-related activities;
- Have operations in the United States; and
- ARE NOT listed on the New York Stock Exchange (NYSE), the National Association of Securities Dealers Automated Quotations (NASDAQ), the Toronto Stock Exchange (TSX) or the TSX Venture Exchange (TSXV).

This includes securities that can be converted or exchanged into securities issued by these businesses, such as warrants and convertible debt.

If you hold these positions in your account(s), you will receive, if you have not already, a separate communication with more detailed information.

If you have questions, please contact us at the number on the front of your statement or reach out to your J.P. Morgan Advisor.

**IMPORTANT INFORMATION ABOUT CERTAIN OPTIONS TRADES**

You placed option trades between January 2017 and February 2021. Your trade confirmations and statements did not show whether those trades were an opening or closing transaction. There is nothing for you to do. We corrected this technology issue and confirmations and statements have reflected this information since February 2021.

If you have any questions please contact your J.P Morgan Advisor or contact the number on the front of your statement.

**WE AMENDED YOUR ACCOUNT AGREEMENT**

We amended the following sections in your J.P. Morgan Self-Directed Investing Disclosures & Brokerage Account Agreement (Account Agreement):

- Section 5 was amended with a new subsection (d) that covers the risk of trading during heavy trading and/or wide price fluctuations referred to as a "Fast Market".
- Section 5 was amended with a new subsection (i) that addresses that JPMS and its affiliates may have ownership interests in exchanges, electronic communications networks, alternative trading systems and similar execution systems and trading venues (collectively, Trading Systems) through which it effects trades for your account.
- Section 6 was amended with a new subsection (c) that discloses that JPMS or its affiliates may earn revenue on client funds that are pending investment or other processing including being transferred to your sweep option.

By keeping your account open, you are agreeing to your amended agreement.

You can view your updated agreement by signing in to chase.com and selecting "Agreements & disclosures" at the bottom of the main menu.

**IMPORTANT INFORMATION ABOUT DISCLOSURES RELATED TO 17 CFR SECTION 242.606 AND FINRA RULE 4340**

The following written disclosures were not previously provided to you.

**SEC REGULATION NMS RULES 605 AND 606-ORDER EXECUTION AND ROUTING DISCLOSURES**

Under SEC Rule 605, market centers that trade national market system securities are required to make available to the public monthly electronic reports that include uniform statistical measures of execution quality. Under SEC Rule 606, broker-dealers that route customer orders in equity and option securities are required to make publicly available quarterly reports that, among other things, identify the venues to which customer orders are routed for execution. In addition, SEC Rule 606 requires broker-dealers to disclose to customers, on request, the venues to which their individual orders were routed.

JPMS has contracted with an outside vendor to prepare statistical reports to comply with these rules. To download and view the most recent disclosures, please visit [jpmorgan.com/pages/disclosures](https://jpmorgan.com/pages/disclosures). A written copy of the SEC 605 and 606 reports can also be furnished to you upon request.

**FINRA RULE 4340: CALLABLE SECURITIES-ALLOCATION PROCEDURES AND CUSTOMER NOTICE**

If JPMS has in its possession or under its control any security that may be called or redeemed prior to maturity, then JPMS will follow the allocated procedures described at [jpmorgan.com/global/disclosures/callable\\_securities](https://jpmorgan.com/global/disclosures/callable_securities), which demonstrate how we allocate among customers the securities to be redeemed or selected as called in the event of a partial redemption or call. You may also request hard copies of this procedure from your JPMS representative.

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

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

We will be making following updates to our Guide to Investment Services and Brokerage Products (the Guide). To view a current version of the Guide at any time, go to [jpmorgan.com/InvestmentGuide](http://jpmorgan.com/InvestmentGuide).

If you have any questions regarding these updates, please contact your J.P. Morgan Advisor(s).

**WHO WE ARE, WHO WE SERVE AND HOW WE SERVE YOU**

- In this section and throughout the Guide, certain names will be updated and added to reflect changes in our business. What was formerly referred to as National Branch in the guide will now be J.P. Morgan Investments Direct (JPMID).
- A new group of remote advisors offering a single advisory product, J.P. Morgan Personal Advisors (JPMPA), will be introduced in the guide.
- JPMID and JPMPA advisors share the same title, Financial Advisor, which represents a change from the previous title of Financial Consultant used for JPMID, formerly National Branch.

**INVESTMENT ACCOUNTS & SERVICES**

- Under "A. Different Types of Investment Accounts" then "Brokerage Accounts", we added language noting that:

As of February 1, 2022, in accordance with the Department of Labor (DOL) 2020 DOL Fiduciary Exemption, "Improving Investment Advice for Workers and Retirees," we acknowledge that when we provide "investment advice" to you regarding your qualified retirement plan account or IRA (collectively, "retirement accounts"), within the meaning of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, we are fiduciaries under those laws governing retirement accounts. The way we make money creates some conflicts with your interests, so when providing such investment advice, including rollover and transfer recommendations for retirement accounts and investment recommendations for your brokerage retirement accounts, we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. We generally will not permit principal trading in full service brokerage accounts.

- Under "B. Different Types of Brokerage Accounts", we will note that JPMPA Advisors do not offer full-service retirement brokerage accounts. In the "Full-Service Brokerage Accounts" table:
  - o We will update contact information for JPMID Financial Advisors.
  - o We are adding language noting that you may no longer invest in J.P. Morgan-issued Structured Investments or new issues/syndicates of equity or fixed income securities, and J.P. Morgan-issued Exchange Traded Notes in full-service brokerage retirement accounts.
  - o We are adding language that we may no longer recommend the purchase of, or investment in, non-US equity securities (excluding ADRs) nor debt securities issued by J.P. Morgan in full-service brokerage retirement accounts. This language was also added under "Products Available for Brokerage Accounts", in the "Risks and Other Relevant Information" section.
  - o Under "B. Different Types of Brokerage Accounts", we are adding language noting that our JPMPA team is a single product channel and only offers one discretionary advisory program, J.P. Morgan Personal Advisors.

**Messages (continued)****PRODUCTS AVAILABLE FOR BROKERAGE ACCOUNTS**

- Under "B. Fixed Income/Bonds":
  - o In the "Description" section, we are adding language noting that new bond issuance/syndicate may not be purchased in full-service brokerage retirement accounts, and that the purchase of, or investment in, corporate bonds issued by J.P. Morgan may not be recommended in full-service brokerage retirement accounts.
  - o In the "Fees/Mark-ups" section, we will note that Bond transactions in brokerage retirement accounts are charged a commission.
- Under "D. Structured Investments":
  - o In the "Fees" section we will remove language noting a marketing-related fee associated with the issue price of a Structured Product Purchased in a brokerage
  - o In the "Restrictions" section, we will add a bullet noting Structured Products may not be available for all investors or account types.
- Under "F. Money Market Funds", in the section "Compensation J.P. Morgan receives from money market fund companies", we will make an update noting that advisors do not earn compensation on money market fund sales
- Under "H. Annuities":
  - o We will change references to "Fixed Deferred Annuities" to "Fixed Rate Annuities".
  - o Under "Compensation", we are noting the potential conflict of interest that exists when, because of varying rates of compensation among annuity products, selling one annuity over another results in higher compensation being paid.
  - o Under "Paid to CIA and Private Client Advisors" we are clarifying commissions for Fixed Rate Annuities and Single Premium Immediate Annuities.
- Under "Risks and other relevant information" then "Variable Annuities", we will note that advisory or subadvisory fees paid to J.P. Morgan Investment Management, which is an affiliate of CIA, creates a potential conflict of interest.

**COMPENSATION & POTENTIAL CONFLICTS**

- Under "A. Advisor Compensation" and "B. J.P. Morgan Private Client Advisor Compensation", we will update the description of available Special Compensation Awards.
- Under "C: JPMID and JPMPA Financial Advisor Compensation," we are providing detail on the compensation to JPMID and JPMPA Financial Advisors.
- Under "E. Compensation to J.P. Morgan Securities LLC and Affiliates":
  - o In the "Compensation for Other Services" section, we are adding language noting that certain funds track financial indexes in which the Advisor or an affiliate retains various intellectual property rights. As a result, JPMC may be entitled to receive index licensing fees from unaffiliated licensees of these indexes.
  - o In the Principal Trading and Agency Cross Transactions Compensation," we will note that we generally do not permit principal trading in full-service brokerage retirement accounts.
- Under "F. Conflicts of Interest & Other Disclosures", we are correcting the explanation of compensation advisors may receive for referrals to J.P. Morgan Self-Directed Investing or J.P. Morgan Automated Investment accounts and updated the list of asset management firms that hold greater than 5% ownership in J.P. Morgan stock.

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

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

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

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

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

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

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

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values are only indicative.

**ESTIMATED PRICING AND COST BASIS:** Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such assets may have been provided to us by third parties who may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

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

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

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

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

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

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

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

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

**IMPORTANT INFORMATION REGARDING AUCTION RATE SECURITIES (ARS):** ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors

should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced". A description of J.P. Morgan's practices and procedures regarding ARS is available at [www.jpmorgan.com/muniars](http://www.jpmorgan.com/muniars).

**VALUATIONS OF OVER-THE-COUNTER DERIVATIVE TRANSACTIONS:** Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities, affiliates or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

**UNPRICED SECURITIES:** When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "Unpriced." Although such securities may have value, please note that the value of a security indicated as "Unpriced" will not be included in your overall current market value as reflected on the statement.

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

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

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

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

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

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

**PARTIAL CALLS:** If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

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

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

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

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

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

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error. Please note that we must receive your written communication no later than 30 days after the statement on which the error appeared is sent or made available. If you do not notify us, you agree that the statement activity and account balances are correct.

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

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

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

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

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

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