



Statement Period
March 01 - March 31, 2025

Account Number
836-69262

Investment Statement

54495 BDS 079 021 09025 - NNNNNNNNNNNN

BHARGAV NARAYANAN
2 LAVENDER DR
EDISON NJ 08820-4124

Account Value with Accruals

Account Description	Previous Period	This Period
Brokerage	2,015,495.67	1,827,265.37
ACCOUNT VALUE ³	\$2,015,495.67	\$1,827,265.37

See page 3 for footnotes and more detail.

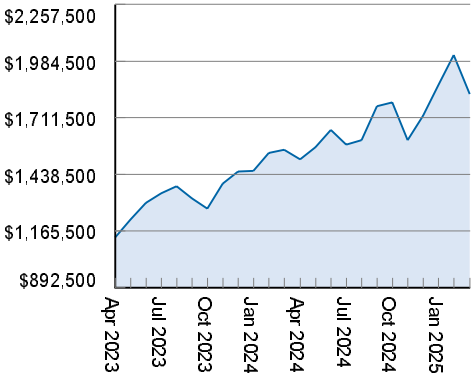
Questions?

For Online Investing Accounts, Call Client Services

(800) 392 5749 Po Box 1762, Mail Code: IL1-0291
Chicago, IL, 60690-1762

www.chase.com More contact information on page 29

Account Value with Accruals
(April 2023 to March 2025)



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

STATEMENT SUMMARY	BROKERAGE	IMPORTANT INFORMATION
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Statement Period
March 01 - March 31, 2025
Last Statement: February 28, 2025

Account Number
836-69262

Account Value With Accruals: **\$1,827,265.37**

BHARGAV NARAYANAN
2 LAVENDER DR
EDISON NJ 08820-4124

Account Activity Summary

Description	This Period	Year-to-Date
Beginning Account Value	\$2,015,495.67	\$1,722,585.05
Deposits (Cash & Securities)	0.00	380,000.00
Withdrawals (Cash & Securities)	0.00	0.00
Net Deposits / Withdrawals	\$0.00	\$380,000.00
Income	1,988.22	2,531.23
Fees ¹	0.00	0.00
Change In Investment Value	(190,218.52)	(277,850.91)
ENDING ACCOUNT VALUE ³	\$1,827,265.37	\$1,827,265.37
Net Accrued Income	0.00	0.00
Account Value With Accruals	\$1,827,265.37	\$1,827,265.37

INDIVIDUAL

J.P. Morgan Self-Directed Investing

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

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

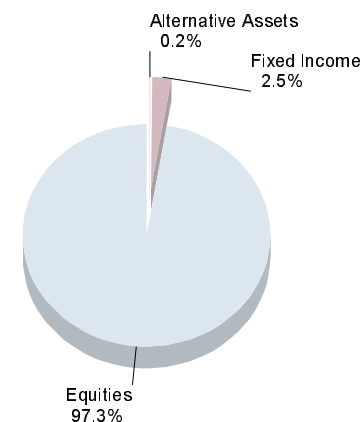
Month End Closing Method: First In, First Out (FIFO)
Your Broker/Dealer is J.P. MORGAN SECURITIES LLC, 4 Chase Metrotech Center, Brooklyn, New York 11245-0001

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Asset Allocation Summary

Description	Market value Previous Period	Market value This Period	Total Change (\$)
Cash & Sweep Funds	5,590.71	41.22	(5,549.49)
Equities	1,958,789.42	1,776,197.88	(182,591.54)
Fixed Income	46,428.76	46,579.03	150.27
Alternative Assets	4,686.78	4,447.24	(239.54)
TOTAL ACCOUNT VALUE	\$2,015,495.67	\$1,827,265.37	(\$188,230.30)

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	5,590.71	41.22
Long Market Value	2,009,904.96	1,827,224.15
Total Assets	\$2,015,495.67	\$1,827,265.37
Total Liabilities	\$0.00	\$0.00
TOTAL ACCOUNT VALUE	\$2,015,495.67	\$1,827,265.37
Total Account Value with Accruals	\$2,015,495.67	\$1,827,265.37

Unrealized Gain / Loss Summary

Description	This Period
Short-Term Gain	332.99
Short-Term Loss	(47,786.01)
Short-Term Net Gain / Loss	(\$47,453.02)
Long-Term Gain	638,529.56
Long-Term Loss	(45,044.84)
Long-Term Net Gain / Loss	\$593,484.72
TOTAL UNREALIZED GAIN / LOSS	\$546,031.70

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

Income Summary

Description	This Period	Year-to-Date
Dividends	1,987.91	2,530.61
Interest	0.31	0.62
Total Income from Taxable Investments	\$1,988.22	\$2,531.23
Total Income from Non-Taxable Investments	\$0.00	\$0.00
TOTAL INCOME	\$1,988.22	\$2,531.23

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

Tax Withheld Summary

Description	This Period	Year-to-Date
Foreign Tax	0.00	(2.90)

Holdings

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

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

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

CASH & SWEEP FUNDS

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
CHASE DEPOSIT SWEEP		41.22	1	41.22				--
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								
				\$41.22				--
								--

EQUITIES

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
10X GENOMICS INC	21 Apr 2022	25	8.73	218.25	56.19	1,404.66	(1,186.41) LT	--
CLASS A COMMON STOCK								--
Symbol: TXG								

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

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EQUITIES (continued)

Description	Acquisition Date		Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	Est. Accrued Inc.
										Est. Annual Inc.
ADVANCED MICRO DEVICES	19 Jan 2021	N	34	102.74	3,493.16	89.53	3,044.02	449.14	LT	--
INC COM Dividend Reinvested										--
Symbol: AMD										
AIRBNB INC			70	119.46	8,362.20	171.94	12,035.91	(3,673.71)		--
CLASS A COMMON STOCK										--
Dividend Reinvested	27 Jan 2021		50		5,973.00	194.72	9,735.91	(3,762.91)	LT	
Symbol: ABNB	16 May 2022		20		2,389.20	115	2,300.00	89.20	LT	
ALIBABA GROUP HOLDING LTD			5.17447	132.23	684.22	200.64	1,038.22	(354.00)		--
SPONSORED ADR Dividend										5.07
Reinvested EST YIELD:	23 Apr 2020		5		661.15	205	1,025.00	(363.85)	LT	
0.74%	18 Jan 2024		0.07127		9.42	68.75	4.90	4.52	LT	
Symbol: BABA	12 Jul 2024		0.1032		13.65	80.62	8.32	5.33	ST	
AMAZON.COM INC			560	190.26	106,545.60	100.17	56,095.73	50,449.87		--
Dividend Reinvested										--
Symbol: AMZN	03 Oct 2019		200		38,052.00	85.5	17,100.00	20,952.00	LT	
	27 Feb 2020		100		19,026.00	95.75	9,575.00	9,451.00	LT	
	28 Feb 2020		100		19,026.00	91.5	9,150.00	9,876.00	LT	
	09 Mar 2020		60		11,415.60	88.7	5,322.00	6,093.60	LT	
	22 Feb 2022		100		19,026.00	149.49	14,948.73	4,077.27	LT	
APPLE INC			122.39626	222.13	27,187.88	134.38	16,447.96	10,739.92		--
Dividend Reinvested EST										122.40
YIELD: 0.45%	23 Nov 2020		100		22,213.00	115	11,500.00	10,713.00	LT	
Symbol: AAPL	11 Feb 2021		0.15095		33.53	135.81	20.50	13.03	LT	
	13 May 2021		0.17556		39.00	125.48	22.03	16.97	LT	
	12 Aug 2021		0.15095		33.53	146.21	22.07	11.46	LT	
	11 Nov 2021		0.1484		32.96	148.99	22.11	10.85	LT	
	10 Feb 2022		0.12651		28.10	175.01	22.14	5.96	LT	
	12 May 2022		0.16311		36.23	142.05	23.17	13.06	LT	
	11 Aug 2022		0.13657		30.34	169.95	23.21	7.13	LT	
	10 Nov 2022		0.16402		36.43	141.69	23.24	13.19	LT	
	16 Feb 2023		0.15124		33.59	153.93	23.28	10.31	LT	
	18 May 2023		0.14041		31.19	173.28	24.33	6.86	LT	
	17 Aug 2023		0.13745		30.53	177.23	24.36	6.17	LT	

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STATEMENT SUMMARY

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IMPORTANT INFORMATION

EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	ST	Est. Accrued Inc. Est. Annual Inc.
APPLE INC										
	16 Nov 2023	0.12826		28.49	190.16	24.39	4.10	LT		
	15 Feb 2024	0.13301		29.55	183.67	24.43	5.12	LT		
	16 May 2024	0.1336		29.68	190.72	25.48	4.20	ST		
	15 Aug 2024	0.11414		25.35	223.5	25.51	(0.16)	ST		
	14 Nov 2024	0.11289		25.08	226.24	25.54	(0.46)	ST		
	27 Jan 2025	20		4,442.60	227.08	4,541.60	(99.00)	ST		
	13 Feb 2025	0.12919		28.70	236.63	30.57	(1.87)	ST		
ARISTA NETWORKS INC										
COMMON STOCK		360	77.48	27,892.80	29.95	10,781.49	17,111.31			--
Symbol: ANET										--
	23 Mar 2022	100		7,748.00	33.38	3,338.00	4,410.00	LT		
	06 Apr 2022	60		4,648.80	33.2	1,992.00	2,656.80	LT		
	21 Apr 2022	80		6,198.40	30.64	2,451.49	3,746.91	LT		
	19 May 2022	120		9,297.60	25	3,000.00	6,297.60	LT		
ASML HOLDING N V										
N Y REGISTRY SHS 2012		12.34828	662.63	8,182.34	685.4	8,463.48	(281.14)			--
Dividend Reinvested EST										71.10
YIELD: 0.87%										
Symbol: ASML										
	20 Oct 2021	7		4,638.41	759.98	5,319.86	(681.45)	LT		
	12 Nov 2021	0.01475		9.77	841.36	12.41	(2.64)	LT		
	14 Mar 2022	5		3,313.15	581.99	2,909.95	403.20	LT		
	12 May 2022	0.07752		51.37	513.54	39.81	11.56	LT		
	12 Aug 2022	0.02518		16.69	569.9	14.35	2.34	LT		
	14 Nov 2022	0.02396		15.88	576.38	13.81	2.07	LT		
	15 Feb 2023	0.02295		15.21	661.87	15.19	0.02	LT		
	10 May 2023	0.02935		19.45	654.51	19.21	0.24	LT		
	10 Aug 2023	0.02398		15.89	688.49	16.51	(0.62)	LT		
	10 Nov 2023	0.02473		16.39	642.54	15.89	0.50	LT		
	14 Feb 2024	0.01768		11.72	915.72	16.19	(4.47)	LT		
	07 May 2024	0.02111		13.99	924.68	19.52	(5.53)	ST		
	07 Aug 2024	0.01952		12.93	878.59	17.15	(4.22)	ST		
	07 Nov 2024	0.02551		16.90	673.07	17.17	(0.27)	ST		
	19 Feb 2025	0.02204		14.60	746.82	16.46	(1.86)	ST		
BERKSHIRE HATHAWAY INC										
DEL CL B Dividend	16 Apr 2020	20	532.58	10,651.60	187	3,740.00	6,911.60	LT		--

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STATEMENT SUMMARY

BROKERAGE

IMPORTANT INFORMATION

EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
BERKSHIRE HATHAWAY INC								
Reinvested								
Symbol: BRKB								
CLOUDFLARE INC	16 Dec 2021	60	112.69	6,761.40	132.2	7,931.96	(1,170.56) LT	--
CLASS A COMMON STOCK PAR								--
VALUE \$0.001 PER SHARE								
Symbol: NET								
CONFLUENT INC	21 Apr 2022	80	23.44	1,875.20	36.19	2,894.97	(1,019.77) LT	--
CLASS A COMMON STOCK								--
Symbol: CFLT								
CROWDSTRIKE HOLDINGS INC		96	352.58	33,847.68	135.68	13,025.23	20,822.45	--
CLASS A COMMON STOCK								--
Symbol: CRWD	29 Jun 2020	30		10,577.40	95	2,850.00	7,727.40 LT	
	23 Nov 2020	30		10,577.40	143	4,290.00	6,287.40 LT	
	22 Feb 2022	30		10,577.40	167.17	5,015.23	5,562.17 LT	
	16 May 2022	6		2,115.48	145	870.00	1,245.48 LT	
DEXCOM INC		80	68.29	5,463.20	70.01	5,600.59	(137.39)	--
Dividend Reinvested								--
Symbol: DXCM	24 Feb 2020	40		2,731.60	71.26	2,850.59	(118.99) LT	
	03 Mar 2020	40		2,731.60	68.75	2,750.00	(18.40) LT	
DIGITALOCEAN HOLDINGS INC		150	33.39	5,008.50	49.56	7,433.50	(2,425.00)	--
COMMON STOCK								--
Symbol: DOCN	22 Feb 2022	100		3,339.00	52.29	5,228.50	(1,889.50) LT	
	14 Mar 2022	50		1,669.50	44.1	2,205.00	(535.50) LT	
FIDELITY COVINGTON TR		482.12973	56.26	27,124.62	42.74	20,605.63	6,518.99	--
FIDELITY MSCI COMMUNICATION								260.83
SERVICES INDEX ETF	22 Feb 2022	120		6,751.20	44.05	5,285.69	1,465.51 LT	
Dividend Reinvested EST	23 Feb 2022	100		5,626.00	43.41	4,341.00	1,285.00 LT	
YIELD: 0.96%	24 Feb 2022	80		4,500.80	42.72	3,417.23	1,083.57 LT	
Symbol: FCOM	18 May 2022	100		5,626.00	38	3,800.00	1,826.00 LT	
	13 Jun 2022	50		2,813.00	36	1,800.00	1,013.00 LT	

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STATEMENT SUMMARY

BROKERAGE

IMPORTANT INFORMATION

EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
FIDELITY COVINGTON TR								
	24 Dec 2024	1		56.26	59.85	59.85	(3.59) ST	
	27 Jan 2025	30		1,687.80	61.18	1,835.48	(147.68) ST	
	25 Mar 2025	1.12973		63.56	58.76	66.38	(2.82) ST	
FIDELITY COVINGTON TR		*440.61651	161.27	71,058.22	127.62	56,230.97	14,827.25	--
MSCI INFORMATION TECHNOLOGY INDEX ETF Dividend	Long Term	285.73058		46,079.77	98.14	28,042.42	18,037.35 LT	396.11
Reinvested EST YIELD: 0.56%	Short Term	154.88593		24,978.45	182	28,188.55	(3,210.10) ST	
Symbol: FTEC								
FIDELITY MSCI HEALTH CARE								
INDEX ETF Dividend		61.46118	68.32	4,199.03	44.48	2,734.09	1,464.94	--
Reinvested EST YIELD: 1.47%								61.58
Symbol: FHLC								
	10 Oct 2018	29		1,981.28	45.87	1,330.09	651.19 LT	
	10 Oct 2018	1		68.32	45.86	45.86	22.46 LT	
	24 Oct 2018	30		2,049.60	42.83	1,284.93	764.67 LT	
	28 Dec 2018	0.2154		14.72	40.95	8.82	5.90 LT	
	04 Jan 2019	0.4653		31.79	40.75	18.96	12.83 LT	
	21 Mar 2019	0.2162		14.77	44.63	9.65	5.12 LT	
	27 Jun 2019	0.1031		7.04	44.71	4.61	2.43 LT	
	24 Dec 2024	0.23866		16.31	65.95	15.74	0.57 ST	
	25 Mar 2025	0.22252		15.20	69.34	15.43	(0.23) ST	
FIDELITY SELECT		*63.955	60.16	3,847.53	75.2 A	4,809.66	(962.13)	--
ENTERPRISE TECHNOLOGY SERVICES PORTFOLIO EST	30 Jan 2020	24.719		1,487.10	75.2	1,858.96	(371.86) LT	2.75
YIELD: 0.07% DIV & CAP	02 Mar 2020	13.016		783.04	75.2	978.85	(195.81) LT	
GAIN REINVEST	LT REINVEST	16.063		966.35	75.2	1,208.00	(241.65) LT	
Symbol: FBSOX	ST REINVEST	10.157		611.05	75.2	763.85	(152.80) ST	
Market Value vs. Purchases				3,847.53		2,837.81		
Investment Gain/Loss				1,009.72				
FIVERR INTERNATIONAL LTD	30 Nov 2020	10	23.68	236.80	200.7	2,007.00	(1,770.20) LT	--
ORDINARY SHARES NO PAR VALUE								--
Symbol: FVRR								

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EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss		Est. Accrued Inc. Est. Annual Inc.
FORTINET INC Dividend Reinvested Symbol: FTNT	28 Feb 2020	100	96.26	9,626.00	20	2,000.00	7,626.00	LT	-- --
GOLDMAN SACHS GROUP INC Dividend Reinvested EST YIELD: 2.20% Symbol: GS	Long Term Short Term	*22.63516 22.12441 0.51075	546.29	12,365.36 12,086.34 279.02	193.78 186.4 513.64	4,386.30 4,123.96 262.34	7,979.06 7,962.38 16.68	LT ST	-- 271.62
HUBSPOT INC COM Symbol: HUBS	28 Feb 2020 27 Jan 2021 04 Mar 2021	55 20 25 10	571.29	31,420.95 11,425.80 14,282.25 5,712.90	308.21 170 350.06 480	16,951.38 3,400.00 8,751.38 4,800.00	14,469.57 8,025.80 5,530.87 912.90	LT LT LT	-- --
IDEXX LABORATORIES CORP Dividend Reinvested Symbol: IDXX	31 Jan 2020	20	419.95	8,399.00	275	5,500.00	2,899.00	LT	-- --
INVESCO GALAXY BITCOIN ETF COM SHS BEN INT Symbol: BTCO	10 Jan 2025 N	50	82.22	4,111.00	93.81	4,690.33	(579.33)	ST	-- --
INVESCO QQQ TR UNIT SER 1 Dividend Reinvested EST YIELD: 0.64% Symbol: QQQ	21 Feb 2025	20	468.92	9,378.40	526.23	10,524.50	(1,146.10)	ST	-- 59.78
ISHARES U S TECHNOLOGY ETF Dividend Reinvested EST YIELD: 0.23% Symbol: IYW	27 Jan 2025 21 Mar 2025	40.02091 40 0.02091	140.44	5,620.54 5,617.60 2.94	156.36 156.37 143.95	6,257.61 6,254.60 3.01	(637.07) (637.00) (0.07)	ST ST	-- 13.13
JANUS HENDERSON GLOBAL TECHNOLOGY AND INNVTN CL A DIV & CAP GAIN REINVEST Symbol: JATAX	30 Jan 2020 02 Mar 2020	*183.656 62.893 64.466	53.35	9,798.05 3,355.34 3,439.26	43.98 A 43.98 43.98	8,076.42 2,765.77 2,834.94	1,721.63 589.57 604.32	LT LT	-- --

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EQUITIES (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
JANUS HENDERSON GLOBAL								
	LT REINVEST	37.021		1,975.07	43.98	1,628.03	347.04	LT
	ST REINVEST	19.276		1,028.37	43.98	847.68	180.69	ST
	Market Value vs. Purchases Investment Gain/Loss			9,798.05 4,197.34		5,600.71		
JD.COM INC	29 Apr 2024	0.99523	41.12	40.92	30.31	30.17	10.75	ST --
SPONSORED ADR REPSTG COM CL A Dividend Reinvested EST YIELD: 2.38% Symbol: JD 0.98								
LEMONADE INC	09 Dec 2020	35	31.43	1,100.05	87.5	3,062.50	(1,962.45)	LT --
COMMON STOCK Symbol: LMND --								
LUCKIN COFFEE INC	05 Mar 2020	20	34.59	691.80	42.09	841.88	(150.08)	LT --
AMERICAN DEPOSITARY SHARES Symbol: LKNCY --								
LULULEMON ATHLETICA INC	24 Feb 2022	15	283.06	4,245.90	293.93	4,408.98	(163.08)	LT --
Dividend Reinvested Symbol: LULU --								
MASTERCARD INCORPORATED		*35.86375	548.12	19,657.64	275.87	9,893.64	9,764.00	--
Dividend Reinvested EST YIELD: 0.55% Symbol: MA 109.03								
	Long Term	35.66736		19,549.99	274.64	9,795.70	9,754.29	LT
	Short Term	0.19639		107.65	498.7	97.94	9.71	ST
MCCORMICK & CO INC		*43.84082	82.31	3,608.54	82.37	3,611.05	(2.51)	--
NON-VOTING Dividend Reinvested EST YIELD: 2.19% Symbol: MKC 78.91								
	Long Term	42.84394		3,526.48	82.56	3,537.16	(10.68)	LT
	Short Term	0.99688		82.05	74.12	73.89	8.16	ST
MERCADOLIBRE INC		6	1,950.87	11,705.22	1,642.65	9,855.87	1,849.35	--
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.
MERCADOLIBRE INC								
Symbol: MELI	29 Jan 2021	3		5,852.61	1,766.29	5,298.87	553.74 LT	
	04 Mar 2021	3		5,852.61	1,519	4,557.00	1,295.61 LT	
META PLATFORMS INC		25.11345	576.36	14,474.39	191.72	4,814.83	9,659.56	--
CLASS A COMMON STOCK								52.74
Dividend Reinvested EST	12 Dec 2019	N	5	2,881.80	195	975.00	1,906.80 LT	
YIELD: 0.36%	24 Feb 2020	N	10	5,763.60	202.66	2,026.59	3,737.01 LT	
Symbol: META	16 Apr 2020	N	10	5,763.60	175	1,750.00	4,013.60 LT	
	26 Mar 2024		0.02473	14.25	505.46	12.50	1.75 LT	
	26 Jun 2024		0.02471	14.24	506.27	12.51	1.73 ST	
	26 Sep 2024		0.02174	12.53	575.9	12.52	0.01 ST	
	27 Dec 2024		0.0211	12.16	594.31	12.54	(0.38) ST	
	26 Mar 2025		0.02117	12.20	622.11	13.17	(0.97) ST	
MICROSOFT CORP		*112.78315	375.39	42,337.67	280.73	31,661.12	10,676.55	--
Dividend Reinvested EST								374.44
YIELD: 0.88%	Long Term		62.20749	23,352.07	171.51	10,668.92	12,683.15 LT	
Symbol: MSFT	Short Term		50.57566	18,985.60	415.07	20,992.20	(2,006.60) ST	
NETFLIX INC		15	932.53	13,987.95	375.67	5,635.00	8,352.95	--
COM Dividend Reinvested								--
Symbol: NFLX	23 Jan 2020		10	9,325.30	326	3,260.00	6,065.30 LT	
	23 Jul 2020		5	4,662.65	475	2,375.00	2,287.65 LT	
NICE LTD	24 Feb 2020	20	154.17	3,083.40	170	3,400.00	(316.60) LT	--
AMERICAN DEPOSITARY SHARES								--
Dividend Reinvested								
Symbol: NICE								
NVIDIA CORP		*1,850.68319	108.38	200,577.04	17.32	32,047.15	168,529.89	--
Dividend Reinvested EST								74.03
YIELD: 0.04%	Long Term		1,725.2756	186,985.37	9.5	16,392.74	170,592.63 LT	
Symbol: NVDA	Short Term		125.40759	13,591.67	124.83	15,654.41	(2,062.74) ST	

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EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	Est. Accrued Inc. Est. Annual Inc.
OKTA INC CLASS A COMMON STOCK Symbol: OKTA	27 Jan 2021	20	105.22	2,104.40	252	5,040.00	(2,935.60)	LT	-- --
PAYCOM SOFTWARE INC Dividend Reinvested EST YIELD: 0.69% Symbol: PAYC	22 Mar 2022	5		1,092.40	357.5	1,787.50	(695.10)	LT	-- 51.17
	23 Mar 2022	5		1,092.40	350	1,750.00	(657.60)	LT	
	24 Mar 2022	10		2,184.80	340	3,400.00	(1,215.20)	LT	
	07 Apr 2022	9		1,966.32	330	2,970.00	(1,003.68)	LT	
	18 May 2022	5		1,092.40	270	1,350.00	(257.60)	LT	
	09 Dec 2024	0.05424		11.85	235.07	12.75	(0.90)	ST	
	24 Mar 2025	0.05769		12.60	221.36	12.77	(0.17)	ST	
PAYPAL HOLDINGS INC COM Dividend Reinvested Symbol: PYPL	27 Jan 2021	29		1,892.25	230.55	6,685.97	(4,793.72)	LT	-- --
	23 Feb 2021	15		978.75	258.51	3,877.65	(2,898.90)	LT	
ROKU INC CLASS A COMMON STOCK Symbol: ROKU	16 May 2022	20	70.44	1,408.80	95	1,900.00	(491.20)	LT	-- --
SALESFORCE INC COMMON STOCK Dividend Reinvested EST YIELD: 0.62% Symbol: CRM	02 Dec 2020	22		5,903.92	224.08	4,929.65	974.27	LT	-- 36.81
	11 Apr 2024	0.02938		7.88	299.52	8.80	(0.92)	ST	
	25 Jul 2024	0.03459		9.28	254.7	8.81	0.47	ST	
	08 Oct 2024	0.03096		8.31	285.21	8.83	(0.52)	ST	
	10 Jan 2025	0.02769		7.43	319.25	8.84	(1.41)	ST	
SCHWAB STRATEGIC TR INTL EQUITY ETF Dividend Reinvested EST YIELD: 3.05% Symbol: SCHF	02 Jul 2018	76		1,503.28	16.29	1,238.04	265.24	LT	-- 223.44
	19 Jul 2018	148		2,927.44	16.63	2,460.50	466.94	LT	
	23 Oct 2018	80		1,582.40	15.32	1,225.40	357.00	LT	
	18 Dec 2018	9.187		181.72	14.36	131.91	49.81	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.
SCHWAB STRATEGIC TR								
	02 Jul 2019	0.813		16.08	16.14	13.12	2.96	LT
	17 Dec 2019	6.87792		136.05	16.76	115.24	20.81	LT
	29 Jun 2020	2.58166		51.07	14.82	38.26	12.81	LT
	15 Dec 2020	4.65314		92.04	17.71	82.43	9.61	LT
	28 Jun 2021	2.81034		55.59	19.89	55.89	(0.30)	LT
	13 Dec 2021	7.3694		145.77	19.15	141.14	4.63	LT
	04 Jan 2022	0.40264		7.96	19.67	7.92	0.04	LT
	28 Jun 2022	2.92626		57.88	15.97	46.74	11.14	LT
	13 Dec 2022	6.55072		129.57	16.36	107.17	22.40	LT
	19 Jul 2023	3.91242		77.39	17.47	68.35	9.04	LT
	11 Dec 2023	7.02278		138.91	17.64	123.90	15.01	LT
	01 Jul 2024	3.36762		66.61	19.33	65.09	1.52	ST
	18 Dec 2024	8.06649		159.56	18.95	152.86	6.70	ST
SCHWAB STRATEGIC TR								
US LARGE-CAP ETF Dividend		*1,294.81664	22.08	28,589.55	11.18	14,475.35	14,114.20	--
Reinvested EST YIELD:								367.73
1.29%	Long Term	1,278.56538		28,230.72	11.04	14,111.05	14,119.67	LT
Symbol: SCHX	Short Term	16.25126		358.83	22.42	364.30	(5.47)	ST
SCHWAB STRATEGIC TR								
US SMALL-CAP ETF Dividend		*458.4273	23.43	10,740.95	18	8,251.86	2,489.09	--
Reinvested EST YIELD:								179.70
1.67%	Long Term	451.43166		10,577.04	17.89	8,073.99	2,503.05	LT
Symbol: SCHX	Short Term	6.99564		163.91	25.43	177.87	(13.96)	ST
SHOPIFY INC								
CL A		550	95.48	52,514.00	62.15	34,183.80	18,330.20	--
Symbol: SHOP								--
	24 Feb 2020	50		4,774.00	49.88	2,494.20	2,279.80	LT
	21 Apr 2020	50		4,774.00	60	3,000.00	1,774.00	LT
	04 Jun 2020	100		9,548.00	73	7,300.00	2,248.00	LT
	04 Jun 2020	50		4,774.00	75	3,750.00	1,024.00	LT
	22 Feb 2022	100		9,548.00	63.11	6,310.60	3,237.40	LT
	24 Feb 2022	100		9,548.00	61	6,100.00	3,448.00	LT
	14 Mar 2022	100		9,548.00	52.29	5,229.00	4,319.00	LT

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EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	Est. Accrued Inc. Est. Annual Inc.
SNOWFLAKE INC CLASS A COMMON STOCK Symbol: SNOW	22 Nov 2021	20	146.16	2,923.20	370	7,400.00	(4,476.80)	LT	-- --
SPOTIFY TECHNOLOGY S A SHS SPOTIFY TECH SA ORD REG Dividend Reinvested Symbol: SPOT	24 Feb 2022 14 Mar 2022	50 20 30	550.03	27,501.50 11,000.60 16,500.90	128.09 141.53 119.14	6,404.70 2,830.50 3,574.20	21,096.80 8,170.10 12,926.70	LT LT	-- --
SYNOPSYS INC Dividend Reinvested Symbol: SNPS	30 Jan 2020	20	428.85	8,577.00	149.66	2,993.20	5,583.80	LT	-- --
TAKE TWO INTERACTIVE SOFTWARE INC Dividend Reinvested Symbol: TTWO	24 May 2022 N	12	207.25	2,487.00	N/A	Provide	N/A		-- --
TESLA INC COMMON STOCK Dividend Reinvested Symbol: TSLA	26 Feb 2020 N 26 Feb 2020 N 28 Feb 2020 N 12 Mar 2020 N	600 150 150 150 150	259.16	155,496.00 38,874.00 38,874.00 38,874.00 38,874.00	46.33 52.28 53 41.33 38.7	27,797.62 7,842.62 7,950.00 6,200.00 5,805.00	127,698.38 31,031.38 30,924.00 32,674.00 33,069.00	LT LT LT LT	-- --
TRADE DESK INC (THE) CLASS A COMMON STOCK Symbol: TTD	23 Jan 2020 27 Jan 2021 04 Mar 2021	300 100 100 100	54.72	16,416.00 5,472.00 5,472.00 5,472.00	56.98 27.5 75.45 68	17,094.53 2,750.00 7,544.53 6,800.00	(678.53) 2,722.00 (2,072.53) (1,328.00)	LT LT LT	-- --
TWILIO INC CL A Symbol: TWLO	27 Jan 2021	15	97.91	1,468.65	347	5,205.00	(3,736.35)	LT	-- --
UBER TECHNOLOGIES INC COMMON STOCK Dividend	11 Feb 2025	200	72.86	14,572.00	78.24	15,648.00	(1,076.00)	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.
UBER TECHNOLOGIES INC								
Reinvested								
Symbol: UBER								
UNITED AIRLINES HOLDINGS	16 Apr 2020	100	69.05	6,905.00	29	2,900.00	4,005.00 LT	--
INC COMMON STOCK Dividend								--
Reinvested								
Symbol: UAL								
VAIL RESORTS INC		16.95529	160.02	2,713.19	265.81	4,506.82	(1,793.63)	--
Dividend Reinvested EST								150.56
YIELD: 5.55%	27 Jan 2021	15		2,400.30	272.51	4,087.58	(1,687.28) LT	
Symbol: MTN	22 Oct 2021	0.038		6.08	347.37	13.20	(7.12) LT	
	11 Jan 2022	0.04451		7.12	297.24	13.23	(6.11) LT	
	14 Apr 2022	0.11098		17.76	259.6	28.81	(11.05) LT	
	12 Jul 2022	0.13817		22.11	210.03	29.02	(6.91) LT	
	24 Oct 2022	0.13892		22.23	210.77	29.28	(7.05) LT	
	10 Jan 2023	0.12036		19.26	245.51	29.55	(10.29) LT	
	11 Apr 2023	0.13387		21.42	239.93	32.12	(10.70) LT	
	12 Jul 2023	0.13018		20.83	248.81	32.39	(11.56) LT	
	26 Oct 2023	0.15659		25.06	208.57	32.66	(7.60) LT	
	09 Jan 2024	0.15556		24.89	212.01	32.98	(8.09) LT	
	11 Apr 2024	0.15453		24.73	232.25	35.89	(11.16) ST	
	10 Jul 2024	0.20819		33.31	174.02	36.23	(2.92) ST	
	24 Oct 2024	0.21799		34.88	168.36	36.70	(1.82) ST	
	10 Jan 2025	0.20744		33.19	179.23	37.18	(3.99) ST	
VANGUARD INDEX FUNDS		311.45061	274.84	85,599.09	290.04	90,334.61	(4,735.52)	--
VANGUARD TOTAL STOCK MARKET								1,167.63
ETF Dividend Reinvested	31 Oct 2024	100		27,484.00	282.44	28,244.00	(760.00) ST	
EST YIELD: 1.36%	26 Dec 2024	0.31759		87.29	296.36	94.12	(6.83) ST	
Symbol: VTI	27 Dec 2024	50		13,742.00	293.77	14,688.60	(946.60) ST	
	30 Dec 2024	50		13,742.00	291.85	14,592.25	(850.25) ST	
	10 Jan 2025	30		8,245.20	287.04	8,611.20	(366.00) ST	
	27 Jan 2025	20		5,496.80	296.63	5,932.60	(435.80) ST	
	27 Jan 2025	10		2,748.40	295.93	2,959.30	(210.90) 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.
VANGUARD INDEX FUNDS								
	04 Feb 2025	50		13,742.00	298.14	14,906.75	(1,164.75)	ST
	31 Mar 2025	1.13302		311.40	269.89	305.79	5.61	ST
VANGUARD S&P 500 ETF		*415.38876	513.91	213,472.44	530.87	220,516.36	(7,043.92)	ST
Dividend Reinvested EST								--
YIELD: 1.36%								2,896.51
Symbol: VOO								
VANGUARD SECTOR INDEX FDS								
VANGUARD CONSUMER STAPLES		*83.81699	218.82	18,340.83	161.08	13,501.30	4,839.53	--
ETF Dividend Reinvested	Long Term	62.33552		13,640.26	142.59	8,888.45	4,751.81	LT
EST YIELD: 2.39%	Short Term	21.48147		4,700.58	214.74	4,612.85	87.73	ST
Symbol: VDC								438.78
VANGUARD SECTOR INDEX FDS								
VANGUARD INFORMATION		*406.29368	542.38	220,365.57	470.13	191,010.10	29,355.47	--
TECHNOLOGY ETF Dividend	Long Term	141.0621		76,509.26	207.6	29,284.15	47,225.11	LT
Reinvested EST YIELD:	Short Term	265.23158		143,856.30	609.75	161,725.95	(17,869.65)	ST
0.59%								1,294.45
Symbol: VGT								
VANGUARD WORLD FUNDS								
VANGUARD COMMUNICATION		*668.66504	148.39	99,223.21	143.94	96,248.21	2,975.00	--
SERVICES ETF Dividend	Long Term	146.86569		21,793.40	80.74	11,858.26	9,935.14	LT
Reinvested EST YIELD:	Short Term	521.79935		77,429.81	161.73	84,389.95	(6,960.14)	ST
1.14%								1,132.72
Symbol: VOX								
WALT DISNEY CO								
Dividend Reinvested EST		45.58601	98.7	4,499.34	116.05	5,290.27	(790.93)	--
YIELD: 1.01%	24 Feb 2020	20		1,974.00	133.69	2,673.76	(699.76)	LT
Symbol: DIS	28 Apr 2020	10		987.00	106	1,060.00	(73.00)	LT
	10 Jun 2022	15		1,480.50	100	1,500.00	(19.50)	LT
	10 Jan 2024	0.15053		14.86	89.68	13.50	1.36	LT
	25 Jul 2024	0.2258		22.29	89.99	20.32	1.97	ST
	16 Jan 2025	0.20968		20.70	108.21	22.69	(1.99)	ST

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EQUITIES (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	Est. Accrued Inc. Est. Annual Inc.
WEX INC	24 Jun 2020	20	157.02	3,140.40	170	3,400.00	(259.60)	LT	--
Dividend Reinvested									--
Symbol: WEX									
ZEBRA TECHNOLOGIES	20 Nov 2020	10	282.56	2,825.60	355	3,550.00	(724.40)	LT	--
CORP-CL A Dividend									--
Reinvested									
Symbol: ZBRA									
ZOOM COMMUNICATIONS INC		80	73.77	5,901.60	88.44	7,075.00	(1,173.40)		--
CLASS A COMMON STOCK									--
Symbol: ZM	23 Jan 2020	N	50	3,688.50	75.5	3,775.00	(86.50)	LT	
	06 Apr 2020	N	30	2,213.10	110	3,300.00	(1,086.90)	LT	
ZSCALER INC		30	198.42	5,952.60	232.75	6,982.60	(1,030.00)		--
COMMON STOCK Dividend									--
Reinvested	22 Feb 2022	N	20	3,968.40	254.54	5,090.85	(1,122.45)	LT	
Symbol: ZS	14 Mar 2022	N	10	1,984.20	189.18	1,891.75	92.45	LT	
TOTAL EQUITIES				\$1,776,197.88		\$1,228,568.66	\$545,142.22		--
									\$9,939.58

FIXED INCOME

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	ST	Est. Accrued Inc. Est. Annual Inc.
SCHWAB STRATEGIC TR		*14.00798	23.16	324.42	25.2	353.02	(28.60)			--
US AGGREGATE BD ETF										12.83
Dividend Reinvested EST	Long Term	13.46356		311.82	25.29	340.48	(28.66)	LT		
YIELD: 3.96%	Short Term	0.54442		12.61	23.03	12.54	0.07	ST		
Symbol: SCHZ										
VANGUARD MONEY MARKET	N	46,254.61	1	46,254.61	1	46,254.61	0.00	ST		--
RESERVES INC-FEDERAL										1,813.64

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FIXED INCOME (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
VANGUARD MONEY MARKET								
PORTFOLIO EST YIELD: 3.92%								
DIV & CAP GAIN REINVEST								
Symbol: VMFXX								
TOTAL FIXED INCOME				\$46,579.03		\$46,607.63	(\$28.60)	-- \$1,826.47

ALTERNATIVE ASSETS

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

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
AVALONBAY COMMUNITIES INC		20.72147	214.62	4,447.24	170.31	3,529.15	918.09	--
Dividend Reinvested EST								145.05
YIELD: 3.26% Symbol: AVB	09 Dec 2020	18		3,863.16	166.43	2,995.65	867.51	LT
	15 Jan 2021	0.17872		38.36	160.14	28.62	9.74	LT
	15 Apr 2021	0.15407		33.07	187.58	28.90	4.17	LT
	15 Jul 2021	0.13052		28.01	223.34	29.15	(1.14)	LT
	15 Oct 2021	0.12571		26.98	233.55	29.36	(2.38)	LT
	18 Jan 2022	0.11927		25.60	247.84	29.56	(3.96)	LT
	18 Apr 2022	0.12135		26.04	245.16	29.75	(3.71)	LT
	15 Jul 2022	0.1558		33.44	192.17	29.94	3.50	LT
	17 Oct 2022	0.17431		37.41	173.2	30.19	7.22	LT
	17 Jan 2023	0.18041		38.72	168.84	30.46	8.26	LT
	17 Apr 2023	0.18643		40.01	171.16	31.91	8.10	LT
	17 Jul 2023	0.16317		35.02	197.46	32.22	2.80	LT
	16 Oct 2023	0.18428		39.55	176.31	32.49	7.06	LT
	16 Jan 2024	0.18076		38.79	181.4	32.79	6.00	LT
	15 Apr 2024	0.18658		40.04	182.71	34.09	5.95	ST

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

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.

ALTERNATIVE ASSETS (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
AVALONBAY COMMUNITIES INC								
	15 Jul 2024	0.16951		36.38	203	34.41	1.97 ST	
	15 Oct 2024	0.15421		33.10	225.02	34.70	(1.60) ST	
	15 Jan 2025	0.15637		33.56	223.57	34.96	(1.40) ST	
TOTAL ALTERNATIVE ASSETS				\$4,447.24		\$3,529.15	\$918.09	-- \$145.05

Total Account Value : \$1,827,265.37 ³

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

AI Pricing Method: a – Net Investment b – Appraised Value c – The firm did not receive price information compliant with applicable reporting requirements.
A - Average Cost B - Adjusted for Amortization or Accretion D - Acquisition Date = Date of Death E - Adjusted for Option Exercise or Assignment K - Gifted Security LT - Long Term
MT - Mixed Term N - Noncovered Provide - Please provide this information ST - Short Term T - Cost Basis provided by Third Party W - Adjusted for Wash Sale
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.

CASH FLOW SUMMARY

Description	This Period	Year-to-Date
Opening Cash Balance	\$5,590.71	\$153.36
Income	1,988.22	2,531.23
Cash Deposits	0.00	380,000.00
Total Credits	\$1,988.22	\$382,531.23
Trade and Investment Activity	(7,537.71)	(382,640.47)
Tax Withheld	0.00	(2.90)
Total Debits	(\$7,537.71)	(\$382,643.37)
Net Cash Activity	(\$5,549.49)	(\$112.14)
CLOSING CASH BALANCE	\$41.22	\$41.22

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

TRADE AND INVESTMENT ACTIVITY

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
03 Mar 2025 03 Mar 2025	REINVEST	VANGUARD MONEY MARKET RESERVES INC-FEDERAL PORTFOLIO REINVEST PRICE \$ 1.00 Symbol: VMFXX	150.61		(150.61)	
07 Mar 2025 07 Mar 2025	BUY	SCHWAB STRATEGIC TR US AGGREGATE BD ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 23.165011 Symbol: SCHZ	0.04575	23.165	(1.06)	
10 Mar 2025 11 Mar 2025	BUY	VANGUARD SECTOR INDEX FDS VANGUARD INFORMATION TECHNOLOGY ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAG25031052450 Symbol: VGT	10	554.98	(5,549.80)	
13 Mar 2025 13 Mar 2025	BUY	MICROSOFT CORP AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 382.968607 Symbol: MSFT	0.24391	382.9686	(93.41)	
21 Mar 2025 21 Mar 2025	BUY	ISHARES U S TECHNOLOGY ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 143.920833 Symbol: IYW	0.02091	143.9208	(3.01)	
24 Mar 2025 24 Mar 2025	BUY	PAYCOM SOFTWARE INC AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 221.335238 Symbol: PAYC	0.05769	221.3352	(12.77)	
25 Mar 2025 25 Mar 2025	BUY	FIDELITY COVINGTON TR FIDELITY MSCI COMMUNICATION SERVICES INDEX ETF AVG	1.12973	58.757	(66.38)	

TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
		FIDELITY COVINGTON TR PRICE SHOWN-DETAILS ON REQ REINVEST @ 58.757000 Symbol: FCOM				
25 Mar 2025 25 Mar 2025	BUY	FIDELITY COVINGTON TR MSCI INFORMATION TECHNOLOGY INDEX ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 171.305017 Symbol: FTEC	0.59081	171.305	(101.21)	
25 Mar 2025 25 Mar 2025	BUY	FIDELITY MSCI HEALTH CARE INDEX ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 69.340000 Symbol: FHLC	0.22252	69.34	(15.43)	
26 Mar 2025 26 Mar 2025	BUY	META PLATFORMS INC CLASS A COMMON STOCK AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 621.977689 Symbol: META	0.02117	621.9777	(13.17)	
27 Mar 2025 27 Mar 2025	BUY	VANGUARD SECTOR INDEX FDS VANGUARD INFORMATION TECHNOLOGY ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 559.852350 Symbol: VGT	0.52865	559.8524	(295.97)	
28 Mar 2025 28 Mar 2025	BUY	GOLDMAN SACHS GROUP INC AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 555.855256 Symbol: GS	0.1215	555.8553	(67.54)	
31 Mar 2025 31 Mar 2025	BUY	SCHWAB STRATEGIC TR US LARGE-CAP ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 21.682042 Symbol: SCHX	3.97702	21.682	(86.23)	

TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
31 Mar 2025 31 Mar 2025	BUY	SCHWAB STRATEGIC TR US SMALL-CAP ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 23.160997 Symbol: SCHX	1.09192	23.161	(25.29)	
31 Mar 2025 31 Mar 2025	BUY	VANGUARD INDEX FUNDS VANGUARD TOTAL STOCK MARKET ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 269.889067 Symbol: VTI	1.13302	269.8891	(305.79)	
31 Mar 2025 31 Mar 2025	BUY	VANGUARD S&P 500 ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 506.885745 Symbol: VOO	1.4797	506.8857	(750.04)	
Total Securities Bought & Sold					(\$7,387.10)	
Total Other Investment Activity					(\$150.61)	
TOTAL TRADE AND INVESTMENT ACTIVITY					(\$7,537.71)	

INCOME

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

Income from Taxable Investments

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
03 Mar 2025	DIVIDEND	VANGUARD MONEY MARKET RESERVES INC-FEDERAL PORTFOLIO RECORD 02/28/25 PAY 02/28/25 Symbol: VMFXX				150.61	150.61
07 Mar 2025	DIVIDEND	SCHWAB STRATEGIC TR US AGGREGATE BD ETF RD 03/03 PD 03/07 CDRT .075				1.06	1.06

Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
		Schwab Strategic Tr Div On 13.96223 SHS Symbol: SCHZ					
13 Mar 2025	DIVIDEND	Microsoft Corp RD 02/20 PD 03/13 CDRT .830 Div On 112.53924 SHS Symbol: MSFT				93.41	93.41
21 Mar 2025	DIVIDEND	iShares U.S. Technology ETF RD 03/18 PD 03/21 CDRT .075 Div On 40.00000 SHS Symbol: IYW				3.01	3.01
24 Mar 2025	DIVIDEND	Paycom Software Inc RD 03/10 PD 03/24 CDRT .375 Div On 34.05424 SHS Symbol: PAYC				12.77	12.77
25 Mar 2025	DIVIDEND	Fidelity Covington Tr Fidelity MSCI Communication Services Index ETF RD 03/21 PD 03/25 CDRT .138 Div On 481.00000 SHS Symbol: FCOM				66.38	66.38
25 Mar 2025	DIVIDEND	Fidelity Covington Tr MSCI Information Technology Index ETF RD 03/21 PD 03/25 CDRT .230 Div On 440.02570 SHS Symbol: FTEC				101.21	101.21
25 Mar 2025	DIVIDEND	Fidelity MSCI Health Care Index ETF RD 03/21 PD 03/25 CDRT .252 Div On 61.23866 SHS Symbol: FHLC				15.43	15.43
26 Mar 2025	DIVIDEND	Meta Platforms Inc Class A Common Stock RD 03/14 PD 03/26 CDRT .525 Div On 25.09228 SHS Symbol: META				13.17	13.17

Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
27 Mar 2025	DIVIDEND	VANGUARD SECTOR INDEX FDS VANGUARD INFORMATION TECHNOLOGY ETF RD 03/25 PD 03/27 CDRT .729 DIV ON 405.76503 SHS Symbol: VGT				295.97	295.97
28 Mar 2025	DIVIDEND	GOLDMAN SACHS GROUP INC RD 02/28 PD 03/28 CDRT .000 DIV ON 22.51366 SHS Symbol: GS				67.54	67.54
31 Mar 2025	DIVIDEND	SCHWAB STRATEGIC TR US LARGE-CAP ETF RD 03/26 PD 03/31 CDRT .066 DIV ON 1290.83962 SHS Symbol: SCHX				86.23	86.23
31 Mar 2025	DIVIDEND	SCHWAB STRATEGIC TR US SMALL-CAP ETF RD 03/26 PD 03/31 CDRT .055 DIV ON 457.33538 SHS Symbol: SCHA				25.29	25.29
31 Mar 2025	DIVIDEND	VANGUARD INDEX FUNDS VANGUARD TOTAL STOCK MARKET ETF RD 03/27 PD 03/31 CDRT .985 DIV ON 310.31759 SHS Symbol: VTI				305.79	305.79
31 Mar 2025	DIVIDEND	VANGUARD S&P 500 ETF RD 03/27 PD 03/31 CDRT .812 DIV ON 413.90906 SHS Symbol: VOO				750.04	750.04
Total Dividends						\$1,987.91	\$1,987.91
TOTAL INCOME FROM TAXABLE INVESTMENTS						\$1,987.91	\$1,987.91

Total Income	\$1,987.91	\$1,987.91
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SWEEP PROGRAM ACTIVITY

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

Date	Transaction	Description	Quantity	Price	Debit Amount	Credit Amount
OPENING BALANCE			5,590.71	1		
03 Mar 2025	INTEREST	MONTHLY INTEREST 02/01-02/28				0.31
03 Mar 2025	REINVEST	MONTHLY INTEREST REINVESTED	0.31		(0.31)	
11 Mar 2025	REDEMPTION	INTRA-DAY WITHDRWAL	(5,549.8)			5,549.80
CLOSING BALANCE			41.22	1		
SWEEP PROGRAM ACTIVITY					(\$0.31)	\$5,549.80
Sweep Program Dividend/Interest						\$0.31

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

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

Messages

ALTERNATIVE INVESTMENTS

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

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

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

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

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

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

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

J.P. MORGAN SECURITIES LLC NET CAPITAL REQUIREMENTS

J.P. Morgan Securities LLC (JPMS LLC) Consolidated Statement of Financial Condition

The December 31, 2024, audited Statement of Financial Condition may now be viewed at <https://jpmorganchaseco.gcs-web.com/ir/sec-other-filings/financial-statements>. If you would like us to send you a printed document at no cost, call us at 212.552.9891.

The Compliance Report of J.P. Morgan Securities LLC and the Report of Independent Registered Public Accounting Firm for the fiscal year ended December 31, 2024 noted a material weakness in Internal Control Over Compliance that was identified during the year and remediated as of December 31, 2024. A copy of the report is available for inspection at the principal office of the Securities and Exchange Commission in Washington, D.C. and the New York regional office.

J.P. Morgan Securities LLC Net Capital Requirements

JPMS LLC is subject to Rule 15c3-1 under the Securities Exchange Act of 1934 (the Uniform Net Capital Rule). As of December 31, 2024, JPMS LLC net capital of \$25.0 billion exceeded the minimum regulatory net capital requirement of \$6.0 billion by \$19.0 billion.

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)**IMPORTANT INFORMATION ABOUT AUTOMATIC REINVESTMENTS**

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

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

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

IMPORTANT UPDATES TO STRUCTURED PRODUCTS

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

Messages (continued)

IMPORTANT INFORMATION ABOUT UPDATES TO FORM CRS (CLIENT RELATIONSHIP SUMMARY)

Since we last updated our Form CRS on June 28, 2024, we have made the below material change to the referenced section to provide more detailed information about our current business practices. You can access a current version of Form CRS at jpmorgan.com/directdoc/form_crs.pdf.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We added a description of a non-principal service, outlining the limited purpose stock plan accounts available through J.P. Morgan Workplace Solutions for participants in employer stock incentive plans, which will be rolled out in a phased approach beginning on or about April 1, 2025.

If you have questions regarding this update, please contact your J.P. Morgan Advisor or call us at the number on the front of your statement.

UPDATES TO THE GUIDE TO INVESTMENT SERVICES AND BROKERAGE PRODUCTS

We made the following updates to our Guide to Investment Services and Brokerage Products (the "Guide"). The Guide provides important information on investment options, products and services, including third-party offerings, and compensation details for J.P. Morgan entities and advisors.

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

INVESTMENT ACCOUNTS & SERVICES

- Under "F. Related Brokerage & Advisory Services," in "Margin," under "Fees and Costs", we indicated that the disclosure related to short sale fees applies to full-service accounts only.

PRODUCTS AVAILABLE FOR BROKERAGE ACCOUNTS

- Under "E. Structured Investments," in "Fees," we updated the typical distribution fee paid to J.P. Morgan to 5%.
- Under "I. Annuities," in "Description," we added additional language indicating where customers can find information on insurance products.
- Under "I. Annuities," in "Fees," under "Variable Annuities," we updated the average fund expense high to 2.41%.
- Under "I. Annuities," in "Fees," under "Paid to CIA and Private Client Advisors," in "Fixed Indexed Annuities without Income Riders," we specified that for clients under 81, commissions are 1.45% at sale and 0.60% annually; for clients aged 81-85, they are 1.45% at sale and 0.50% annually.
- Under "I. Annuities," in "Fees," under "Paid to CIA and Private Client Advisors," in "Fixed Indexed Annuities with Income Riders," we updated the trailing commission to 0.90%.
- Under "J. Life Insurance," in "Description," we added additional language indicating where customers can find information on insurance products.
- Under "J. Life Insurance," in "Charges and Fees," we added a description of a face amount charge, stating the charge helps compensate the insurance carrier for expenses associated with sales, underwriting, distribution and issuance of the policy.

Continued

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

STATEMENT SUMMARY	BROKERAGE	IMPORTANT INFORMATION
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Messages (continued)

UPDATES TO THE GUIDE TO INVESTMENT SERVICES AND BROKERAGE PRODUCTS, CONTINUED
COMPENSATION & POTENTIAL CONFLICTS

- Under "B. J.P. Morgan Private Client Advisor Compensation," under "Cash Compensation," we added that Private Client Advisors do not receive a net new money credit (and are therefore not compensated) for net new money generated in households with less than \$100,000 in investment assets.
- Under "B. J.P. Morgan Private Client Advisor Compensation," under "Special Compensation Awards," we updated the averages to between 0.22% and 0.25%.
- Under "E. Compensation to J.P. Morgan and Affiliates," under "Order Flow, ECNs, Trading Systems Payments," we expanded the description of the types of trading systems and venues in which J.P. Morgan Securities LLC or its affiliates may have a direct or indirect ownership interest.

STATE-SPECIFIC INFORMATION

- Under "Wyoming," we made the following update:

Wyoming has adopted rules that require us to inform you if we incorporate a social objective when making certain discretionary investment decisions or recommendations for customers and clients in Wyoming.

J.P. Morgan also provides disclosures to you explaining that advisors act in your best interest when making investment recommendations and do not put their interests ahead of yours. Wyoming's rules do not change that. Your advisor will understand if a product or investment manager's strategy is consistent with your stated investment objectives and any recommendations with social objectives you and/or your advisor select will be developed based on your personal preferences, investment objectives and other relevant considerations that are unique to you based on your financial goals. In furtherance of your personal preferences and investment objectives, we will continue to consider a broad array of products and managers, including those that may contain social objectives.

For additional information regarding certain types of investments that incorporate social objectives, refer to Sustainable Investments in Section 3.

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

UPDATES TO IMPORTANT DISCLOSURES AND BROKERAGE ACCOUNT AGREEMENT

Effective March 13, 2025, J.P. Morgan Securities LLC (JPMS) made amendments to your Important Disclosures ("Disclosures") and Brokerage Account Agreement ("Agreement"). This summary highlights a few, but not all changes. If you have questions, please call us at the number on the front of your statement. To access current versions of the Disclosures and Agreement, visit chase.com/brokerage-agreement. Amendments were made in the following sections:

Agreement

- In Section 2f, "Introduction," we explain additional identification may be requested to verify your identity.
- In Section 5c, "Certain Securities Transaction Practices," we explain how JPMS or its affiliates may have ownership interests in certain trading venues.
- In Section 5d, "Certain Securities Transaction Practices," we explain what may occur during volatile market conditions and/or trading halts.
- In Section 7h, "Account Breach, Termination and Restriction," we explain when JPMS may restrict or terminate your account.

Please review the amendments carefully and retain a copy of the Disclosures and Agreement for your records.

Important Information about Your Account Statement(s)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error. Periodic statements will be binding on you unless you report the suspected errors in writing within 10 business days after the statement has been transmitted to you by mail or by electronic means. If you do not notify us within this time period, you agree the statement

activity and account balances are correct.

CHANGES TO YOUR INVESTMENT OBJECTIVES OR FINANCIAL SITUATION:

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

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

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

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

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