



Statement Period  
**March 01 - March 29, 2024**

Account Number  
**836-69262**

Investment Statement

52578 BDS 079 021 09124 - NNNNNNNNNNNN

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

Account Value with Accruals

Account Description	Previous Period	This Period
Brokerage	1,543,422.15	1,558,872.25
<b>ACCOUNT VALUE <sup>3</sup></b>	<b>\$1,543,422.15</b>	<b>\$1,558,872.25</b>

See page 3 for footnotes and more detail.

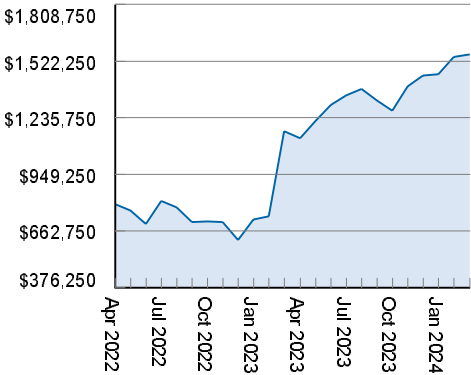
Questions?

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 2022 to March 2024)



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

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• NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, JPMORGAN CHASE BANK, N.A. OR ANY OF ITS AFFILIATES  
• SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

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

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Statement Period  
**March 01 - March 29, 2024**  
Last Statement: February 29, 2024

Account Number  
**836-69262**

Account Value With Accruals: **\$1,558,872.25**

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

Account Activity Summary

Description	This Period	Year-to-Date
Beginning Account Value	\$1,543,422.15	\$1,452,100.94
Deposits (Cash & Securities)	0.00	0.00
Withdrawals (Cash & Securities)	0.00	0.00
Net Deposits / Withdrawals	\$0.00	\$0.00
Income	2,475.16	6,742.07
Fees <sup>1</sup>	0.00	(1.91)
Change In Investment Value	12,974.94	100,031.15
ENDING ACCOUNT VALUE <sup>3</sup>	\$1,558,872.25	\$1,558,872.25
Net Accrued Income	0.00	0.00
Account Value With Accruals	\$1,558,872.25	\$1,558,872.25

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

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

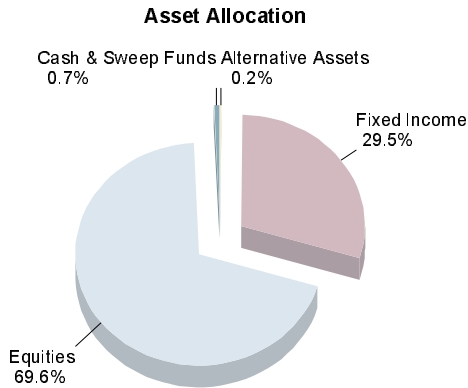
Month End Closing Method: First In, First Out (FIFO)  
Your Broker/Dealer is J.P. MORGAN SECURITIES LLC, 4 Chase Metrotech Center, Brooklyn, New York 11245-0001

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Asset Allocation Summary

Description	Market value Previous Period	Market value This Period	Total Change (\$)
Cash & Sweep Funds	10,495.39	10,571.35	75.96
Equities	1,070,759.90	1,084,040.66	13,280.76
Fixed Income	458,616.56	460,538.87	1,922.31
Alternative Assets	3,550.30	3,721.37	171.07
TOTAL ACCOUNT VALUE	\$1,543,422.15	\$1,558,872.25	\$15,450.10



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	10,497.20	10,571.35
Long Market Value	1,532,926.76	1,548,300.90
Total Assets	\$1,543,423.96	\$1,558,872.25
Margin Loan / Debit Balance	(1.81)	0.00
Total Liabilities	(\$1.81)	\$0.00
TOTAL ACCOUNT VALUE	\$1,543,422.15	\$1,558,872.25
Total Account Value with Accruals	\$1,543,422.15	\$1,558,872.25

Unrealized Gain / Loss Summary

Description	This Period
Short-Term Gain	521.05
Short-Term Loss	(52.97)
Short-Term Net Gain / Loss	\$468.08
Long-Term Gain	521,930.12
Long-Term Loss	(89,480.57)
Long-Term Net Gain / Loss	\$432,449.55
TOTAL UNREALIZED GAIN / LOSS	\$432,917.63

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

Income Summary

Description	This Period	Year-to-Date
Dividends	2,475.08	6,741.81
Interest	0.08	0.26
Total Income from Taxable Investments	\$2,475.16	\$6,742.07
Total Income from Non-Taxable Investments	\$0.00	\$0.00
TOTAL INCOME	\$2,475.16	\$6,742.07

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

Realized Gain / Loss Summary

Description	This Period	Year-to-Date
Short-Term Net Gain / Loss	\$0.00	\$0.00
Long-Term Loss	0.00	(3,028.63)
Long-Term Net Gain / Loss	\$0.00	(\$3,028.63)
TOTAL REALIZED GAIN / LOSS	\$0.00	(\$3,028.63)

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

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

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

Tax Withheld Summary

Description	This Period	Year-to-Date
Foreign Tax	0.00	(2.85)

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		10,571.35	1	10,571.35				--
JPMORGAN CHASE BANK NA EST.								--
30 DAY AVG YIELD 0.01% AMT								
DEPOSITED FDIC INSURED								
SUBJECT TO APPLICABLE								
LIMITS NOT COVERED BY SIPC								
Symbol: QACDS								
TOTAL CASH & SWEEP FUNDS				\$10,571.35				--
								--

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	37.53	938.25	56.19	1,404.66	(466.41) 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)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	ST	Est. Accrued Inc. Est. Annual Inc.
ADVANCED MICRO DEVICES	19 Jan 2021	N	34	180.49	6,136.66	89.53	3,044.02	3,092.64	LT	--
INC COM Dividend Reinvested										--
Symbol: AMD										
ADYEN N V		150	16.91	2,536.50	17.39	2,608.50	(72.00)			--
UNSPONSORED ADR										--
Symbol: ADYEY	21 Apr 2022	100		1,691.00	18.7	1,869.50	(178.50)	LT		
	18 May 2022	50		845.50	14.78	739.00	106.50	LT		
AIRBNB INC		70	164.96	11,547.20	171.94	12,035.91	(488.71)			--
CLASS A COMMON STOCK										--
Dividend Reinvested	27 Jan 2021	50		8,248.00	194.72	9,735.91	(1,487.91)	LT		
Symbol: ABNB	16 May 2022	20		3,299.20	115	2,300.00	999.20	LT		
ALIBABA GROUP HOLDING LTD		5.07127	72.36	366.96	203.09	1,029.90	(662.94)			--
SPONSORED ADR Dividend										4.97
Reinvested EST YIELD:	23 Apr 2020	5		361.80	205	1,025.00	(663.20)	LT		
1.35%	18 Jan 2024	0.07127		5.16	68.75	4.90	0.26	ST		
Symbol: BABA										
AMAZON.COM INC		560	180.38	101,012.80	100.17	56,095.73	44,917.07			--
Dividend Reinvested										--
Symbol: AMZN	03 Oct 2019	200		36,076.00	85.5	17,100.00	18,976.00	LT		
	27 Feb 2020	100		18,038.00	95.75	9,575.00	8,463.00	LT		
	28 Feb 2020	100		18,038.00	91.5	9,150.00	8,888.00	LT		
	09 Mar 2020	60		10,822.80	88.7	5,322.00	5,500.80	LT		
	22 Feb 2022	100		18,038.00	149.49	14,948.73	3,089.27	LT		
APPIAN CORPORATION		105	39.95	4,194.75	110.04	11,554.25	(7,359.50)			--
CLASS A COMMON STOCK										--
Dividend Reinvested	23 Jan 2020	50		1,997.50	49.8	2,490.00	(492.50)	LT		
Symbol: APPN	30 Nov 2020	30		1,198.50	170	5,100.00	(3,901.50)	LT		
	30 Nov 2020	25		998.75	158.57	3,964.25	(2,965.50)	LT		
APPLE INC		101.90644	171.48	17,474.92	115.79	11,799.26	5,675.66			--
Dividend Reinvested EST										97.83
YIELD: 0.56%	23 Nov 2020	100		17,148.00	115	11,500.00	5,648.00	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.
APPLE INC								
Symbol: AAPL	11 Feb 2021	0.15095		25.88	135.81	20.50	5.38	LT
	13 May 2021	0.17556		30.11	125.48	22.03	8.08	LT
	12 Aug 2021	0.15095		25.88	146.21	22.07	3.81	LT
	11 Nov 2021	0.1484		25.45	148.99	22.11	3.34	LT
	10 Feb 2022	0.12651		21.69	175.01	22.14	(0.45)	LT
	12 May 2022	0.16311		27.97	142.05	23.17	4.80	LT
	11 Aug 2022	0.13657		23.42	169.95	23.21	0.21	LT
	10 Nov 2022	0.16402		28.13	141.69	23.24	4.89	LT
	16 Feb 2023	0.15124		25.93	153.93	23.28	2.65	LT
	18 May 2023	0.14041		24.08	173.28	24.33	(0.25)	ST
	17 Aug 2023	0.13745		23.57	177.23	24.36	(0.79)	ST
	16 Nov 2023	0.12826		21.99	190.16	24.39	(2.40)	ST
	15 Feb 2024	0.13301		22.81	183.67	24.43	(1.62)	ST
ARISTA NETWORKS INC								
		90	289.98	26,098.20	119.79	10,781.49	15,316.71	--
COM Dividend Reinvested								
Symbol: ANET	23 Mar 2022	25		7,249.50	133.52	3,338.00	3,911.50	LT
	06 Apr 2022	15		4,349.70	132.8	1,992.00	2,357.70	LT
	21 Apr 2022	20		5,799.60	122.57	2,451.49	3,348.11	LT
	19 May 2022	30		8,699.40	100	3,000.00	5,699.40	LT
ASML HOLDING N V								
		12.2601	970.47	11,898.06	684.59	8,393.18	3,504.88	--
N Y REGISTRY SHS 2012								
Dividend Reinvested EST YIELD: 0.58% Symbol: ASML	20 Oct 2021	7		6,793.29	759.98	5,319.86	1,473.43	LT
	12 Nov 2021	0.01475		14.31	841.36	12.41	1.90	LT
	14 Mar 2022	5		4,852.35	581.99	2,909.95	1,942.40	LT
	12 May 2022	0.07752		75.23	513.54	39.81	35.42	LT
	12 Aug 2022	0.02518		24.44	569.9	14.35	10.09	LT
	14 Nov 2022	0.02396		23.25	576.38	13.81	9.44	LT
	15 Feb 2023	0.02295		22.27	661.87	15.19	7.08	LT
	10 May 2023	0.02935		28.48	654.51	19.21	9.27	ST
	10 Aug 2023	0.02398		23.27	688.49	16.51	6.76	ST
	10 Nov 2023	0.02473		24.00	642.54	15.89	8.11	ST
	14 Feb 2024	0.01768		17.16	915.72	16.19	0.97	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>ATLASSIAN CORPORATION</b>		62	195.11	<b>12,096.82</b>	240.77	14,927.95	(2,831.13)	--
CLASS A CLASS A COMMON STOCK								--
Symbol: TEAM	23 Feb 2021	30		5,853.30	231.92	6,957.60	(1,104.30) LT	
	20 Apr 2022	15		2,926.65	267.06	4,005.90	(1,079.25) LT	
	20 Apr 2022	2		390.22	270	540.00	(149.78) LT	
	21 Apr 2022	10		1,951.10	257.45	2,574.45	(623.35) LT	
	17 May 2022	5		975.55	170	850.00	125.55 LT	
<b>AUTODESK INC</b>	23 Nov 2021	15	260.42	<b>3,906.30</b>	308.98	4,634.70	(728.40) LT	--
Dividend Reinvested								--
Symbol: ADSK								
<b>BERKSHIRE HATHAWAY INC</b>	16 Apr 2020	20	420.52	<b>8,410.40</b>	187	3,740.00	4,670.40 LT	--
DEL CL B Dividend Reinvested								--
Symbol: BRKB								
<b>CHEGG INC</b>	12 May 2020	100	7.57	<b>757.00</b>	61	6,100.00	(5,343.00) LT	--
Symbol: CHGG								--
<b>CLOUDFLARE INC</b>	16 Dec 2021	60	96.83	<b>5,809.80</b>	132.2	7,931.96	(2,122.16) LT	--
CLASS A COMMON STOCK PAR VALUE \$0.001 PER SHARE								--
Symbol: NET								
<b>CONFLUENT INC</b>	21 Apr 2022	80	30.52	<b>2,441.60</b>	36.19	2,894.97	(453.37) LT	--
CLASS A COMMON STOCK								--
Symbol: CFLT								
<b>CROWDSTRIKE HOLDINGS INC</b>		96	320.59	<b>30,776.64</b>	135.68	13,025.23	17,751.41	--
CLASS A COMMON STOCK								--
Symbol: CRWD	29 Jun 2020	30		9,617.70	95	2,850.00	6,767.70 LT	
	23 Nov 2020	30		9,617.70	143	4,290.00	5,327.70 LT	
	22 Feb 2022	30		9,617.70	167.17	5,015.23	4,602.47 LT	
	16 May 2022	6		1,923.54	145	870.00	1,053.54 LT	
<b>DEXCOM INC</b>		80	138.7	<b>11,096.00</b>	70.01	5,600.59	5,495.41	--
Dividend Reinvested								--

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Page 9 of 40

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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.
<b>DEXCOM INC</b>								
Symbol: DXCM	24 Feb 2020	40		5,548.00	71.26	2,850.59	2,697.41 LT	
	03 Mar 2020	40		5,548.00	68.75	2,750.00	2,798.00 LT	
<b>DIGITAL OCEAN HOLDINGS INC</b>		150	38.18	<b>5,727.00</b>	<b>49.56</b>	<b>7,433.50</b>	<b>(1,706.50)</b>	--
COMMON STOCK								--
Symbol: DOCN	22 Feb 2022	100		3,818.00	52.29	5,228.50	(1,410.50) LT	
	14 Mar 2022	50		1,909.00	44.1	2,205.00	(296.00) LT	
<b>ETSY INC</b>		62	68.72	<b>4,260.64</b>	<b>204.34</b>	<b>12,669.32</b>	<b>(8,408.68)</b>	--
COM								--
Symbol: ETSY	27 Jan 2021	50		3,436.00	203.56	10,178.00	(6,742.00) LT	
	04 Mar 2021	12		824.64	207.61	2,491.32	(1,666.68) LT	
<b>FASTLY INC</b>	14 Jul 2020	40	12.97	<b>518.80</b>	<b>75</b>	<b>3,000.00</b>	<b>(2,481.20)</b> LT	--
CLASS A COMMON STOCK								--
Symbol: FSLY								
<b>FIDELITY COVINGTON TR</b>		450	49.56	<b>22,302.00</b>	<b>41.43</b>	<b>18,643.92</b>	<b>3,658.08</b>	--
FIDELITY MSCI COMMUNICATION SERVICES INDEX ETF EST	22 Feb 2022	120		5,947.20	44.05	5,285.69	661.51 LT	167.40
YIELD: 0.75%	23 Feb 2022	100		4,956.00	43.41	4,341.00	615.00 LT	
Symbol: FCOM	24 Feb 2022	80		3,964.80	42.72	3,417.23	547.57 LT	
	18 May 2022	100		4,956.00	38	3,800.00	1,156.00 LT	
	13 Jun 2022	50		2,478.00	36	1,800.00	678.00 LT	
<b>FIDELITY COVINGTON TR</b>		*285.73058	155.84	<b>44,528.25</b>	<b>98.14</b>	<b>28,042.42</b>	<b>16,485.83</b>	--
MSCI INFORMATION TECHNOLOGY INDEX ETF Dividend	Long Term	283.44832		44,172.59	97.82	27,726.25	16,446.34 LT	317.73
Reinvested EST YIELD: 0.71%	Short Term	2.28226		355.67	138.53	316.17	39.50 ST	
Symbol: FTEC								
<b>FIDELITY MSCI HEALTH CARE</b>		61	69.77	<b>4,255.97</b>	<b>44.31</b>	<b>2,702.92</b>	<b>1,553.05</b>	--
INDEX ETF EST YIELD: 1.30%								55.51
Symbol: FHLC	10 Oct 2018	29		2,023.33	45.87	1,330.09	693.24 LT	
	10 Oct 2018	1		69.77	45.86	45.86	23.91 LT	

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Page 10 of 40

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STATEMENT SUMMARY

BROKERAGE

IMPORTANT INFORMATION

## EQUITIES (continued)

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<b>FIDELITY MSCI HEALTH CARE</b>								
	24 Oct 2018	30		2,093.10	42.83	1,284.93	808.17 LT	
	28 Dec 2018	0.2154		15.03	40.95	8.82	6.21 LT	
	04 Jan 2019	0.4653		32.46	40.75	18.96	13.50 LT	
	21 Mar 2019	0.2162		15.08	44.63	9.65	5.43 LT	
	27 Jun 2019	0.1031		7.19	44.71	4.61	2.58 LT	
<b>FIDELITY SELECT</b>		<b>*53.798</b>	<b>65.8</b>	<b>3,539.91</b>	<b>77.87</b>	<b>A</b>	<b>4,189.13</b>	<b>(649.22)</b>
ENTERPRISE TECHNOLOGY								--
SERVICES PORTFOLIO EST								0.22
YIELD: 0.01% DIV & CAP	30 Jan 2020	24.719		1,626.51	77.87	1,924.82	(298.31) LT	
GAIN REINVEST	02 Mar 2020	13.016		856.45	77.87	1,013.53	(157.08) LT	
Symbol: FBSOX	LT REINVEST	14.078		926.33	77.87	1,096.21	(169.88) LT	
	ST REINVEST	1.985		130.61	77.87	154.57	(23.96) ST	
<b>Market Value vs. Purchases</b>				<b>3,539.91</b>		<b>2,938.35</b>		
<b>Investment Gain/Loss</b>				<b>601.56</b>				
<b>FIVERR INTERNATIONAL LTD</b>								
ORDINARY SHARES NO PAR	30 Nov 2020	10	21.07	<b>210.70</b>	200.7	2,007.00	(1,796.30) LT	--
VALUE								--
Symbol: FVRR								
<b>FORTINET INC</b>								
Dividend Reinvested	28 Feb 2020	100	68.31	<b>6,831.00</b>	20	2,000.00	4,831.00 LT	--
Symbol: FTNT								--
<b>GOLDMAN SACHS GROUP INC</b>								
Dividend Reinvested EST		22.12441	417.69	<b>9,241.14</b>	186.4	4,123.96	5,117.18	--
YIELD: 2.63%								243.37
Symbol: GS	04 May 2020	20		8,353.80	172	3,440.00	4,913.80 LT	
	29 Jun 2020	0.13063		54.56	191.38	25.00	29.56 LT	
	29 Sep 2020	0.12712		53.10	197.92	25.16	27.94 LT	
	30 Dec 2020	0.09778		40.84	258.95	25.32	15.52 LT	
	30 Mar 2021	0.07684		32.10	331.08	25.44	6.66 LT	
	29 Jun 2021	0.06856		28.64	372.52	25.54	3.10 LT	
	29 Sep 2021	0.10558		44.10	388.33	41.00	3.10 LT	
	30 Dec 2021	0.10629		44.40	387.71	41.21	3.19 LT	
	30 Mar 2022	0.12221		51.05	339.01	41.43	9.62 LT	
	29 Jun 2022	0.13797		57.63	302.02	41.67	15.96 LT	

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

Page 11 of 40

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

## EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>GOLDMAN SACHS GROUP INC</b>								
	29 Sep 2022	0.17758		74.17	295.25	52.43	21.74	LT
	29 Dec 2022	0.15428		64.44	342.75	52.88	11.56	LT
	30 Mar 2023	0.16476		68.82	323.26	53.26	15.56	ST
	29 Jun 2023	0.16794		70.15	319.58	53.67	16.48	ST
	28 Sep 2023	0.1858		77.61	320.24	59.50	18.11	ST
	28 Dec 2023	0.15597		65.15	384.75	60.01	5.14	ST
	28 Mar 2024	0.1451		60.61	416.54	60.44	0.17	ST
<b>HUBSPOT INC</b>								
COM		55	626.56	<b>34,460.80</b>	308.21	16,951.38	17,509.42	--
Symbol: HUBS								--
	28 Feb 2020	20		12,531.20	170	3,400.00	9,131.20	LT
	27 Jan 2021	25		15,664.00	350.06	8,751.38	6,912.62	LT
	04 Mar 2021	10		6,265.60	480	4,800.00	1,465.60	LT
<b>IDEXX LABORATORIES CORP</b>								
Dividend Reinvested	31 Jan 2020	20	539.93	<b>10,798.60</b>	275	5,500.00	5,298.60	LT
Symbol: IDXX								--
<b>JANUS HENDERSON GLOBAL</b>								
TECHNOLOGY AND INNVTN CL A		*164.38	58.67	<b>9,644.17</b>	41.86 A	6,881.09	2,763.08	--
DIV & CAP GAIN REINVEST								--
Symbol: JATAX	30 Jan 2020	62.893		3,689.93	41.86	2,632.75	1,057.18	LT
	02 Mar 2020	64.466		3,782.22	41.86	2,698.60	1,083.62	LT
	LT REINVEST	35.653		2,091.76	41.86	1,492.47	599.29	LT
	ST REINVEST	1.368		80.26	41.86	57.27	22.99	ST
<b>Market Value vs. Purchases</b>				<b>9,644.17</b>		<b>5,331.35</b>		
<b>Investment Gain/Loss</b>				<b>4,312.82</b>				
<b>JD.COM INC</b>								
SPONSORED ADR REPSTG COM CL		165.94443	27.39	<b>4,545.22</b>	58.63	9,729.90	(5,184.68)	--
A Dividend Reinvested EST								122.80
YIELD: 2.70%	30 Apr 2020	N	100	2,739.00	43	4,300.00	(1,561.00)	LT
Symbol: JD	25 Nov 2020	N	30	821.70	87.12	2,613.60	(1,791.90)	LT
	02 Dec 2020	N	30	821.70	84	2,520.00	(1,698.30)	LT
	14 Jun 2022	N	3.16254	86.62	62.73	198.40	(111.78)	LT
	04 May 2023		2.78189	76.20	35.19	97.90	(21.70)	ST

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

Page 12 of 40

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

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.
LEMONADE INC COMMON STOCK Symbol: LMND	09 Dec 2020	35	16.41	574.35	87.5	3,062.50	(2,488.15)	LT	-- --
LUCKIN COFFEE INC AMERICAN DEPOSITARY SHARES Symbol: LKNCY	05 Mar 2020	20	24.44	488.80	42.09	841.88	(353.08)	LT	-- --
LULULEMON ATHLETICA INC Dividend Reinvested Symbol: LULU	24 Feb 2022	15	390.65	5,859.75	293.93	4,408.98	1,450.77	LT	-- --
MASTERCARD INCORPORATED Dividend Reinvested EST YIELD: 0.55% Symbol: MA		35.66736	481.57	17,176.33	274.64	9,795.70	7,380.63		-- 94.16
	09 Apr 2020	20		9,631.40	270	5,400.00	4,231.40	LT	
	16 Apr 2020	10		4,815.70	255	2,550.00	2,265.70	LT	
	07 Aug 2020	0.03676		17.70	326.44	12.00	5.70	LT	
	09 Nov 2020	0.03463		16.68	346.81	12.01	4.67	LT	
	09 Feb 2021	0.03967		19.10	333.5	13.23	5.87	LT	
	07 May 2021	0.0354		17.05	374.29	13.25	3.80	LT	
	09 Aug 2021	0.03543		17.06	374.26	13.26	3.80	LT	
	09 Nov 2021	0.03853		18.55	344.67	13.28	5.27	LT	
	09 Feb 2022	0.03832		18.45	386.48	14.81	3.64	LT	
	09 May 2022	0.0443		21.33	334.76	14.83	6.50	LT	
	13 Jun 2022	5		2,407.85	320	1,600.00	807.85	LT	
	09 Aug 2022	0.04932		23.75	350.77	17.30	6.45	LT	
	09 Nov 2022	0.05374		25.88	322.29	17.32	8.56	LT	
	09 Feb 2023	0.05405		26.03	373.36	20.18	5.85	LT	
	09 May 2023	0.05264		25.35	383.93	20.21	5.14	ST	
	09 Aug 2023	0.05138		24.74	393.93	20.24	4.50	ST	
	09 Nov 2023	0.05184		24.96	391.01	20.27	4.69	ST	
	09 Feb 2024	0.05135		24.73	457.84	23.51	1.22	ST	
MCCORMICK & CO INC NON-VOTING Dividend Reinvested EST YIELD: 2.19%		42.84394	76.81	3,290.84	82.56	3,537.16	(246.32)		-- 71.98
	30 Jan 2020	40		3,072.40	82.5	3,300.00	(227.60)	LT	
	27 Apr 2020	0.15998		12.29	77.51	12.40	(0.11)	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>MCCORMICK &amp; CO INC</b>								
Symbol: MKC	20 Jul 2020	0.1311		10.07	94.97	12.45	(2.38) LT	
	19 Oct 2020	0.1243		9.55	100.48	12.49	(2.94) LT	
	11 Jan 2021	0.14518		11.15	94.64	13.74	(2.59) LT	
	26 Apr 2021	0.15071		11.58	91.5	13.79	(2.21) LT	
	26 Jul 2021	0.16249		12.48	85.17	13.84	(1.36) LT	
	26 Oct 2021	0.17211		13.22	80.76	13.90	(0.68) LT	
	10 Jan 2022	0.15878		12.20	95.67	15.19	(2.99) LT	
	25 Apr 2022	0.14918		11.46	102.23	15.25	(3.79) LT	
	25 Jul 2022	0.18214		13.99	84	15.30	(1.31) LT	
	25 Oct 2022	0.20622		15.84	74.53	15.37	0.47 LT	
	09 Jan 2023	0.1893		14.54	86	16.28	(1.74) LT	
	24 Apr 2023	0.19033		14.62	85.9	16.35	(1.73) ST	
	24 Jul 2023	0.18597		14.28	88.35	16.43	(2.15) ST	
	24 Oct 2023	0.26996		20.74	61.12	16.50	4.24 ST	
	08 Jan 2024	0.26619		20.45	67.17	17.88	2.57 ST	
<b>MERCADOLIBRE INC</b>								
		6	1,511.96	9,071.76	1,642.65	9,855.87	(784.11)	--
Dividend Reinvested								--
Symbol: MELI	29 Jan 2021	3		4,535.88	1,766.29	5,298.87	(762.99) LT	
	04 Mar 2021	3		4,535.88	1,519	4,557.00	(21.12) LT	
<b>META PLATFORMS INC</b>								
CLASS A COMMON STOCK		25.02473	485.58	12,151.51	190.38	4,764.09	7,387.42	--
Dividend Reinvested EST								50.05
YIELD: 0.41%	12 Dec 2019	N		2,427.90	195	975.00	1,452.90 LT	
Symbol: META	24 Feb 2020	N		4,855.80	202.66	2,026.59	2,829.21 LT	
	16 Apr 2020	N		4,855.80	175	1,750.00	3,105.80 LT	
	26 Mar 2024	0.02473		12.01	505.46	12.50	(0.49) ST	
<b>MICROSOFT CORP</b>								
Dividend Reinvested EST		62.20749	420.72	26,171.94	171.51	10,668.92	15,503.02	--
YIELD: 0.71%								186.62
Symbol: MSFT	09 Mar 2020	20		8,414.40	151	3,020.00	5,394.40 LT	
	17 Apr 2020	40		16,828.80	176	7,040.00	9,788.80 LT	
	11 Jun 2020	0.15782		66.40	193.89	30.60	35.80 LT	
	10 Sep 2020	0.14535		61.15	211.08	30.68	30.47 LT	
	10 Dec 2020	0.1588		66.81	212.66	33.77	33.04 LT	
	11 Mar 2021	0.14324		60.26	236.39	33.86	26.40 LT	

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

Page 14 of 40

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

EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
MICROSOFT CORP								
	10 Jun 2021	0.13353		56.18	254.18	33.94	22.24	LT
	09 Sep 2021	0.11301		47.55	300.95	34.01	13.54	LT
	09 Dec 2021	0.11284		47.47	334.37	37.73	9.74	LT
	10 Mar 2022	0.13316		56.02	283.87	37.80	18.22	LT
	09 Jun 2022	0.14008		58.93	270.42	37.88	21.05	LT
	08 Sep 2022	0.1471		61.89	258.12	37.97	23.92	LT
	08 Dec 2022	0.17109		71.98	243.97	41.74	30.24	LT
	09 Mar 2023	0.16188		68.11	258.59	41.86	26.25	LT
	08 Jun 2023	0.12937		54.43	324.42	41.97	12.46	ST
	14 Sep 2023	0.12482		52.51	336.97	42.06	10.45	ST
	14 Dec 2023	0.12451		52.38	373.3	46.48	5.90	ST
	14 Mar 2024	0.11089		46.65	419.97	46.57	0.08	ST
NETFLIX INC								
COM Dividend Reinvested		15	607.33	9,109.95	375.67	5,635.00	3,474.95	--
Symbol: NFLX	23 Jan 2020	10		6,073.30	326	3,260.00	2,813.30	LT
	23 Jul 2020	5		3,036.65	475	2,375.00	661.65	LT
NICE LTD								
AMERICAN DEPOSITARY SHARES	24 Feb 2020	20	260.62	5,212.40	170	3,400.00	1,812.40	LT
Dividend Reinvested								--
Symbol: NICE								--
NINTENDO CO LTD-ADR NEW								
EST YIELD: 1.94%	11 Mar 2021	500	13.59	6,795.00	13.93	6,965.25	(170.25)	LT
Symbol: NTDOY								131.50
NVIDIA CORP								
Dividend Reinvested EST		*172.52756	903.56	155,889.00	95.02	16,392.74	139,496.26	--
YIELD: 0.02%	Long Term	172.44787		155,817.00	94.86	16,358.25	139,458.75	LT
Symbol: NVDA	Short Term	0.07969		72.00	432.8	34.49	37.51	ST
OKTA INC								
CLASS A COMMON STOCK	27 Jan 2021	20	104.62	2,092.40	252	5,040.00	(2,947.60)	LT
Symbol: OKTA								--

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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>PAYCOM SOFTWARE INC</b>		34	199.01	<b>6,766.34</b>	331.1	11,257.50	(4,491.16)	--
EST YIELD: 0.75%								51.00
Symbol: PAYC	22 Mar 2022	5		995.05	357.5	1,787.50	(792.45) LT	
	23 Mar 2022	5		995.05	350	1,750.00	(754.95) LT	
	24 Mar 2022	10		1,990.10	340	3,400.00	(1,409.90) LT	
	07 Apr 2022	9		1,791.09	330	2,970.00	(1,178.91) LT	
	18 May 2022	5		995.05	270	1,350.00	(354.95) LT	
<b>PAYPAL HOLDINGS INC</b>		44	66.99	<b>2,947.56</b>	240.08	10,563.62	(7,616.06)	--
COM Dividend Reinvested								--
Symbol: PYPL	27 Jan 2021	29		1,942.71	230.55	6,685.97	(4,743.26) LT	
	23 Feb 2021	15		1,004.85	258.51	3,877.65	(2,872.80) LT	
<b>PINTEREST INC</b>	23 Feb 2021	130	34.67	<b>4,507.10</b>	73.08	9,500.40	(4,993.30) LT	--
CLASS A COMMON STOCK								--
Dividend Reinvested								
Symbol: PINS								
<b>ROKU INC</b>	16 May 2022	20	65.17	<b>1,303.40</b>	95	1,900.00	(596.60) LT	--
CLASS A COMMON STOCK								--
Symbol: ROKU								
<b>SALESFORCE INC</b>	02 Dec 2020 N	22	301.18	<b>6,625.96</b>	224.08	4,929.65	1,696.31 LT	--
COMMON STOCK Dividend								35.20
Reinvested EST YIELD:								
0.53%								
Symbol: CRM								
<b>SCHWAB STRATEGIC TR</b>		179.55364	39.02	<b>7,006.18</b>	32.61	5,856.01	1,150.17	--
INTL EQUITY ETF Dividend								196.79
Reinvested EST YIELD:	02 Jul 2018	38		1,482.76	32.58	1,238.04	244.72 LT	
2.81%	19 Jul 2018	74		2,887.48	33.25	2,460.50	426.98 LT	
Symbol: SCHF	23 Oct 2018	40		1,560.80	30.64	1,225.40	335.40 LT	
	18 Dec 2018	4.5935		179.24	28.72	131.91	47.33 LT	
	02 Jul 2019	0.4065		15.86	32.28	13.12	2.74 LT	
	17 Dec 2019	3.43896		134.19	33.51	115.24	18.95 LT	
	29 Jun 2020	1.29083		50.37	29.64	38.26	12.11 LT	

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

Page 16 of 40

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



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								
	15 Dec 2020	2.32657		90.78	35.43	82.43	8.35 LT	
	28 Jun 2021	1.40517		54.83	39.77	55.89	(1.06) LT	
	13 Dec 2021	3.6847		143.78	38.3	141.14	2.64 LT	
	04 Jan 2022	0.20132		7.86	39.34	7.92	(0.06) LT	
	28 Jun 2022	1.46313		57.09	31.95	46.74	10.35 LT	
	13 Dec 2022	3.27536		127.80	32.72	107.17	20.63 LT	
	19 Jul 2023	1.95621		76.33	34.94	68.35	7.98 ST	
	11 Dec 2023	3.51139		137.01	35.29	123.90	13.11 ST	
SCHWAB STRATEGIC TR		*426.18846	62.06	26,449.26	33.11	14,111.05	12,338.21	--
US LARGE-CAP ETF Dividend								341.38
Reinvested EST YIELD:	Long Term	418.34331		25,962.39	32.74	13,697.46	12,264.93 LT	
1.29%	Short Term	7.84515		486.87	52.72	413.59	73.28 ST	
Symbol: SCHX								
SCHWAB STRATEGIC TR		*225.71583	49.24	11,114.25	35.77	8,073.99	3,040.26	--
US SMALL-CAP ETF Dividend								145.59
Reinvested EST YIELD:	Long Term	222.39498		10,950.73	35.66	7,929.81	3,020.92 LT	
1.31%	Short Term	3.32085		163.52	43.42	144.18	19.34 ST	
Symbol: SCHA								
SHOPIFY INC		550	77.17	42,443.50	62.15	34,183.80	8,259.70	--
CL A								--
Symbol: SHOP								
	24 Feb 2020	50		3,858.50	49.88	2,494.20	1,364.30 LT	
	21 Apr 2020	50		3,858.50	60	3,000.00	858.50 LT	
	04 Jun 2020	100		7,717.00	73	7,300.00	417.00 LT	
	04 Jun 2020	50		3,858.50	75	3,750.00	108.50 LT	
	22 Feb 2022	100		7,717.00	63.11	6,310.60	1,406.40 LT	
	24 Feb 2022	100		7,717.00	61	6,100.00	1,617.00 LT	
	14 Mar 2022	100		7,717.00	52.29	5,229.00	2,488.00 LT	
SNOWFLAKE INC	22 Nov 2021	20	161.6	3,232.00	370	7,400.00	(4,168.00) LT	--
CLASS A COMMON STOCK								--
Symbol: SNOW								

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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>SPOTIFY TECHNOLOGY S A</b>		50	263.9	<b>13,195.00</b>	128.09	6,404.70	6,790.30	--
SHS SPOTIFY TECH SA ORD REG								--
Dividend Reinvested	24 Feb 2022	20		5,278.00	141.53	2,830.50	2,447.50 LT	
Symbol: SPOT	14 Mar 2022	30		7,917.00	119.14	3,574.20	4,342.80 LT	
<b>SYNOPSYS INC</b>	30 Jan 2020	20	571.5	<b>11,430.00</b>	149.66	2,993.20	8,436.80 LT	--
Dividend Reinvested								--
Symbol: SNPS								
<b>TAKE TWO INTERACTIVE</b>	24 May 2022 N	12	148.49	<b>1,781.88</b>	N/A	Provide	N/A	--
SOFTWARE INC Dividend								--
Reinvested								
Symbol: TTWO								
<b>TELADOC HEALTH INC</b>		18	15.1	<b>271.80</b>	193.29	3,479.23	(3,207.43)	--
COMMON STOCK								--
Symbol: TDOC	30 Nov 2020	10		151.00	195.92	1,959.23	(1,808.23) LT	
	02 Dec 2020	8		120.80	190	1,520.00	(1,399.20) LT	
<b>TESLA INC</b>		600	175.79	<b>105,474.00</b>	46.33	27,797.62	77,676.38	--
COMMON STOCK Dividend								--
Reinvested	26 Feb 2020 N	150		26,368.50	52.28	7,842.62	18,525.88 LT	
Symbol: TSLA	26 Feb 2020 N	150		26,368.50	53	7,950.00	18,418.50 LT	
	28 Feb 2020 N	150		26,368.50	41.33	6,200.00	20,168.50 LT	
	12 Mar 2020 N	150		26,368.50	38.7	5,805.00	20,563.50 LT	
<b>TRADE DESK INC (THE)</b>		300	87.42	<b>26,226.00</b>	56.98	17,094.53	9,131.47	--
CLASS A COMMON STOCK								--
Symbol: TTD	23 Jan 2020	100		8,742.00	27.5	2,750.00	5,992.00 LT	
	27 Jan 2021	100		8,742.00	75.45	7,544.53	1,197.47 LT	
	04 Mar 2021	100		8,742.00	68	6,800.00	1,942.00 LT	
<b>TWILIO INC</b>	27 Jan 2021	15	61.15	<b>917.25</b>	347	5,205.00	(4,287.75) LT	--
CL A								--
Symbol: TWLO								
<b>UNITED AIRLINES HOLDINGS</b>	16 Apr 2020	100	47.88	<b>4,788.00</b>	29	2,900.00	1,888.00 LT	--
INC COMMON STOCK Dividend								--

\* 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.

Page 18 of 40

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

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.
UNITED AIRLINES HOLDINGS								
Reinvested								
Symbol: UAL								
UPSTART HOLDINGS INC		54	26.89	1,452.06	175.91	9,498.96	(8,046.90)	--
COMMON STOCK								--
Symbol: UPST	10 Nov 2021	14		376.46	264.69	3,705.66	(3,329.20) LT	
	19 Nov 2021	10		268.90	215.46	2,154.55	(1,885.65) LT	
	22 Feb 2022	30		806.70	121.29	3,638.75	(2,832.05) LT	
VAIL RESORTS INC		16.16714	222.83	3,602.52	269.73	4,360.82	(758.30)	--
Dividend Reinvested EST								143.56
YIELD: 3.99%	27 Jan 2021	15		3,342.45	272.51	4,087.58	(745.13) LT	
Symbol: MTN	22 Oct 2021	0.038		8.47	347.37	13.20	(4.73) LT	
	11 Jan 2022	0.04451		9.92	297.24	13.23	(3.31) LT	
	14 Apr 2022	0.11098		24.73	259.6	28.81	(4.08) LT	
	12 Jul 2022	0.13817		30.79	210.03	29.02	1.77 LT	
	24 Oct 2022	0.13892		30.96	210.77	29.28	1.68 LT	
	10 Jan 2023	0.12036		26.82	245.51	29.55	(2.73) LT	
	11 Apr 2023	0.13387		29.83	239.93	32.12	(2.29) ST	
	12 Jul 2023	0.13018		29.01	248.81	32.39	(3.38) ST	
	26 Oct 2023	0.15659		34.89	208.57	32.66	2.23 ST	
	09 Jan 2024	0.15556		34.66	212.01	32.98	1.68 ST	
VANGUARD SECTOR INDEX FDS		*62.33552	204.14	12,725.17	142.59	8,888.45	3,836.72	--
VANGUARD CONSUMER STAPLES								316.29
ETF Dividend Reinvested	Long Term	60.69964		12,391.22	141.33	8,578.72	3,812.50 LT	
EST YIELD: 2.49%	Short Term	1.63588		333.95	189.34	309.73	24.22 ST	
Symbol: VDC								
VANGUARD SECTOR INDEX FDS		*141.0621	524.34	73,964.50	207.6	29,284.15	44,680.35	--
VANGUARD INFORMATION								509.38
TECHNOLOGY ETF Dividend	Long Term	139.69381		73,247.05	205.23	28,669.39	44,577.66 LT	
Reinvested EST YIELD:	Short Term	1.36829		717.45	449.29	614.76	102.69 ST	
0.69%								
Symbol: VGT								

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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.
VANGUARD WORLD FUNDS		*146.86569	131.22	19,271.72	80.74	11,858.26	7,413.46	--
VANGUARD COMMUNICATION SERVICES ETF Dividend	Long Term	145.17826		19,050.29	80.46	11,680.85	7,369.44 LT	181.38
Reinvested EST YIELD: 0.94%	Short Term	1.68743		221.42	105.14	177.41	44.01 ST	
Symbol: VOX								
WALT DISNEY CO		45.15053	122.36	5,524.62	116.22	5,247.26	277.36	--
Dividend Reinvested EST YIELD: 0.61%								33.86
Symbol: DIS	24 Feb 2020	20		2,447.20	133.69	2,673.76	(226.56) LT	
	28 Apr 2020	10		1,223.60	106	1,060.00	163.60 LT	
	10 Jun 2022	15		1,835.40	100	1,500.00	335.40 LT	
	10 Jan 2024	0.15053		18.42	89.68	13.50	4.92 ST	
WEX INC	24 Jun 2020	20	237.53	4,750.60	170	3,400.00	1,350.60 LT	--
Dividend Reinvested								--
Symbol: WEX								
ZEBRA TECHNOLOGIES CORP-CL A Dividend	20 Nov 2020	10	301.44	3,014.40	355	3,550.00	(535.60) LT	--
Reinvested								--
Symbol: ZBRA								
ZOOM VIDEO COMMUNICATIONS INC CLASS A COMMON STOCK		80	65.37	5,229.60	88.44	7,075.00	(1,845.40)	--
Symbol: ZM	23 Jan 2020	N		3,268.50	75.5	3,775.00	(506.50) LT	--
	06 Apr 2020	N		1,961.10	110	3,300.00	(1,338.90) LT	
ZSCALER INC COMMON STOCK Dividend		30	192.63	5,778.90	232.75	6,982.60	(1,203.70)	--
Reinvested	22 Feb 2022	N		3,852.60	254.54	5,090.85	(1,238.25) LT	--
Symbol: ZS	14 Mar 2022	N		1,926.30	189.18	1,891.75	34.55 LT	
TOTAL EQUITIES				\$1,084,040.66		\$649,640.73	\$432,618.05	-- \$3,594.71

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## FIXED INCOME

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>SCHWAB STRATEGIC TR</b>		*6.73178	46	<b>309.66</b>	50.58	340.48	(30.82)	--
US AGGREGATE BD ETF								10.69
Dividend Reinvested EST	Long Term	6.50176		299.08	50.75	329.98	(30.90) LT	
YIELD: 3.45%	Short Term	0.23002		10.58	45.65	10.50	0.08 ST	
Symbol: SCHZ								
<b>VANGUARD MONEY MARKET</b>	N	460,229.21	1	<b>460,229.21</b>	1	460,229.21	0.00 ST	--
RESERVES INC-FEDERAL								23,135.72
PORTFOLIO EST YIELD: 5.03%								
DIV & CAP GAIN REINVEST								
Symbol: VMFXX								
<b>TOTAL FIXED INCOME</b>				<b>\$460,538.87</b>		<b>\$460,569.69</b>	<b>(\$30.82)</b>	<b>--</b>
								<b>\$23,146.41</b>

## ALTERNATIVE ASSETS

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

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
<b>AVALONBAY COMMUNITIES INC</b>		20.0548	185.56	<b>3,721.37</b>	169.09	3,390.99	330.38	--
Dividend Reinvested EST								136.37
YIELD: 3.66%	09 Dec 2020	18		3,340.08	166.43	2,995.65	344.43 LT	
Symbol: AVB	15 Jan 2021	0.17872		33.16	160.14	28.62	4.54 LT	
	15 Apr 2021	0.15407		28.59	187.58	28.90	(0.31) LT	
	15 Jul 2021	0.13052		24.22	223.34	29.15	(4.93) LT	
	15 Oct 2021	0.12571		23.33	233.55	29.36	(6.03) LT	
	18 Jan 2022	0.11927		22.13	247.84	29.56	(7.43) LT	
	18 Apr 2022	0.12135		22.52	245.16	29.75	(7.23) LT	

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Page 21 of 40

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STATEMENT SUMMARY	BROKERAGE	IMPORTANT INFORMATION
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ALTERNATIVE ASSETS (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
AVALONBAY COMMUNITIES INC								
	15 Jul 2022	0.1558		28.91	192.17	29.94	(1.03)	LT
	17 Oct 2022	0.17431		32.34	173.2	30.19	2.15	LT
	17 Jan 2023	0.18041		33.48	168.84	30.46	3.02	LT
	17 Apr 2023	0.18643		34.59	171.16	31.91	2.68	ST
	17 Jul 2023	0.16317		30.28	197.46	32.22	(1.94)	ST
	16 Oct 2023	0.18428		34.19	176.31	32.49	1.70	ST
	16 Jan 2024	0.18076		33.54	181.4	32.79	0.75	ST
TOTAL ALTERNATIVE ASSETS				\$3,721.37		\$3,390.99	\$330.38	-- \$136.37

Total Account Value : \$1,558,872.25 <sup>3</sup>

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

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

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CASH FLOW SUMMARY

Description	This Period	Year-to-Date
Opening Cash Balance	\$10,495.39	\$10,320.24
Trade and Investment Activity	0.00	170.33
Income	2,475.16	6,742.07
Total Credits	\$2,475.16	\$6,912.40
Trade and Investment Activity	(2,399.20)	(6,656.53)
Fees <sup>1</sup>	0.00	(1.91)
Tax Withheld	0.00	(2.85)
Total Debits	(\$2,399.20)	(\$6,661.29)
Net Cash Activity	\$75.96	\$251.11
CLOSING CASH BALANCE	\$10,571.35	\$10,571.35

“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.

TRADE AND INVESTMENT ACTIVITY

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
01 Mar 2024 01 Mar 2024	REINVEST	<b>VANGUARD MONEY MARKET</b> RESERVES INC-FEDERAL PORTFOLIO REINVEST PRICE \$ 1.00 Symbol: VMFXX	1,919.9		(1,919.90)	
07 Mar 2024 07 Mar 2024	REINVEST	<b>SCHWAB STRATEGIC TR</b> US AGGREGATE BD ETF REINVEST @ 46.120000 Symbol: SCHZ	0.02038		(0.94)	
14 Mar 2024 14 Mar 2024	BUY	<b>MICROSOFT CORP</b> AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 419.932359 Symbol: MSFT	0.11089	419.9324	(46.57)	
20 Mar 2024 20 Mar 2024	BUY	<b>FIDELITY COVINGTON TR</b> MSCI INFORMATION TECHNOLOGY INDEX ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 154.590000 Symbol: FTEC	0.43553	154.59	(67.33)	
25 Mar 2024 25 Mar 2024	BUY	<b>SCHWAB STRATEGIC TR</b> US LARGE-CAP ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 61.690289 Symbol: SCHX	1.34834	61.6903	(83.18)	
25 Mar 2024 25 Mar 2024	BUY	<b>SCHWAB STRATEGIC TR</b> US SMALL-CAP ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 48.219582 Symbol: SCHA	0.50352	48.2196	(24.28)	
26 Mar 2024 26 Mar 2024	BUY	<b>META PLATFORMS INC</b> CLASS A COMMON STOCK AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 505.275484 Symbol: META	0.02473	505.2755	(12.50)	



TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
27 Mar 2024 27 Mar 2024	BUY	<b>NVIDIA CORP</b> AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 915.396575 Symbol: NVDA	0.00753	915.3966	(6.89)	
27 Mar 2024 27 Mar 2024	BUY	<b>VANGUARD SECTOR INDEX FDS</b> VANGUARD INFORMATION TECHNOLOGY ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 525.441154 Symbol: VGT	0.33718	525.4412	(177.17)	
28 Mar 2024 28 Mar 2024	BUY	<b>GOLDMAN SACHS GROUP INC</b> AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 416.524283 Symbol: GS	0.1451	416.5243	(60.44)	
Total Securities Bought & Sold					(\$478.36)	
Total Other Investment Activity					(\$1,920.84)	
TOTAL TRADE AND INVESTMENT ACTIVITY					(\$2,399.20)	

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
01 Mar 2024	DIVIDEND	<b>VANGUARD MONEY MARKET</b> RESERVES INC-FEDERAL PORTFOLIO RECORD 02/29/24 PAY 02/29/24 Symbol: VMFXX				1,919.90	1,919.90
07 Mar 2024	DIVIDEND	<b>SCHWAB STRATEGIC TR</b> US AGGREGATE BD ETF RD 03/04 PD 03/07 CDRT .139				0.94	0.94

Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
		<b>SCHWAB STRATEGIC TR</b> DIV ON 6.71140 SHS Symbol: SCHZ					
14 Mar 2024	DIVIDEND	<b>MICROSOFT CORP</b> RD 02/15 PD 03/14 CDRT .750 DIV ON 62.09660 SHS Symbol: MSFT				46.57	46.57
18 Mar 2024	DIVIDEND	<b>PAYCOM SOFTWARE INC</b> CASH DIV ON 34 SHS REC 03/04/24 PAY 03/18/24 Symbol: PAYC	34	0.375		12.75	12.75
20 Mar 2024	DIVIDEND	<b>FIDELITY COVINGTON TR</b> FIDELITY MSCI COMMUNICATION SERVICES INDEX ETF CASH DIV ON 450 SHS REC 03/18/24 PAY 03/20/24 Symbol: FCOM	450	0.108		48.60	48.60
20 Mar 2024	DIVIDEND	<b>FIDELITY COVINGTON TR</b> MSCI INFORMATION TECHNOLOGY INDEX ETF RD 03/18 PD 03/20 CDRT .236 DIV ON 285.29505 SHS Symbol: FTEC				67.33	67.33
20 Mar 2024	DIVIDEND	<b>FIDELITY MSCI HEALTH CARE</b> INDEX ETF CASH DIV ON 61 SHS REC 03/18/24 PAY 03/20/24 Symbol: FHLC	61	0.238		14.52	14.52
25 Mar 2024	DIVIDEND	<b>SCHWAB STRATEGIC TR</b> US LARGE-CAP ETF RD 03/21 PD 03/25 CDRT .195 DIV ON 424.84012 SHS Symbol: SCHX				83.18	83.18
25 Mar 2024	DIVIDEND	<b>SCHWAB STRATEGIC TR</b> US SMALL-CAP ETF RD 03/21 PD 03/25 CDRT .107 DIV ON				24.28	24.28

Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
		<b>SCHWAB STRATEGIC TR</b> 225.21231 SHS Symbol: SCHA					
26 Mar 2024	DIVIDEND	<b>META PLATFORMS INC</b> CLASS A COMMON STOCK RD 02/22 PD 03/26 CDRT .500 DIV ON 25.00000 SHS Symbol: META				12.50	12.50
27 Mar 2024	DIVIDEND	<b>NVIDIA CORP</b> RD 03/06 PD 03/27 CDRT .040 DIV ON 172.52003 SHS Symbol: NVDA				6.90	6.90
27 Mar 2024	DIVIDEND	<b>VANGUARD SECTOR INDEX FDS</b> VANGUARD INFORMATION TECHNOLOGY ETF RD 03/25 PD 03/27 CDRT .259 DIV ON 140.72492 SHS Symbol: VGT				177.17	177.17
28 Mar 2024	DIVIDEND	<b>GOLDMAN SACHS GROUP INC</b> RD 02/29 PD 03/28 CDRT .750 DIV ON 21.97931 SHS Symbol: GS				60.44	60.44
Total Dividends						\$2,475.08	\$2,475.08
TOTAL INCOME FROM TAXABLE INVESTMENTS						\$2,475.08	\$2,475.08
Total Income						\$2,475.08	\$2,475.08

SWEEP PROGRAM ACTIVITY

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

Date	Transaction	Description	Quantity	Price	Debit Amount	Credit Amount
OPENING BALANCE			10,497.2	1		
01 Mar 2024	REDEMPTION	INTRA-DAY WITHDRWAL	(1.81)			1.81
01 Mar 2024	INTEREST	MONTHLY INTEREST 02/01 -02/29				0.08
01 Mar 2024	REINVEST	MONTHLY INTEREST REINVESTED	0.08		(0.08)	
18 Mar 2024	PURCHASE	INTRA-DAY DEPOSIT	12.75		(12.75)	
20 Mar 2024	PURCHASE	INTRA-DAY DEPOSIT	63.12		(63.12)	
28 Mar 2024	PURCHASE	INTRA-DAY DEPOSIT	0.01		(0.01)	
CLOSING BALANCE			10,571.35	1		
SWEEP PROGRAM ACTIVITY					(\$75.96)	\$1.81
Sweep Program Dividend/Interest						\$0.08

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, 2023, 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.

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, 2023, JPMS LLC net capital of \$27.9 billion exceeded the minimum regulatory net capital requirement of \$5.4 billion by \$22.5 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.

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 INVESTMENT ACCOUNT AGREEMENTS AND DISCLOSURES BOOKLET - REMINDER

Reminder, in December 2023, we made the following updates to our Investment Account Agreements and Disclosures Booklet ("Booklet"). If you have questions, please contact your J.P. Morgan Advisor or call us at the number on the front of your statement. To access a current version of the Booklet, go to [chase.com/content/dam/chase-ux/documents/personal/investments/jpm-investment-account-agreements.pdf](https://chase.com/content/dam/chase-ux/documents/personal/investments/jpm-investment-account-agreements.pdf).

The Investment Advisory Agreement ("Advisory Agreement") was updated:

- In Section 3.D, "J.P. Morgan Personal Advisors Program" a new discretionary Tax Harvesting program feature was added.
- In Section 5.D "Tax Harvesting" language clarifying discretion and program availability was added.

SHORTENED SETTLEMENT CYCLE BRINGS INVESTOR BENEFITS

On May 28, many U.S. security settlement cycles are transitioning from a two-day cycle (T+2) to a more efficient one-day cycle (T+1).

Accelerating the settlement cycle allows for a more streamlined and agile market and smoother trade executions, with benefits such as:

- Greater flexibility in your portfolio as you can buy and sell eligible securities faster
- 50% quicker access to payments from the sale of eligible securities
- More secure transactions with minimized exposure to counterparty and market risk

What you need to know

- Securities moving to the new T+1 settlement cycle include corporate and municipal bonds, unit investment trusts, exchange-traded funds, American Depositary Receipts, rights, warrants settling at the Depository Trust Corporation (DTC), and non-agency Mortgage-Backed Securities (MBS) bonds.
- Securities not impacted by U.S. T+1 include: firm commitment equity and debt offerings, U.S. government-issued securities, mutual funds, and security-based swaps.
- Spot foreign exchange transactions in most currency pairs will remain at two-day processing. If you conduct U.S. securities transactions that require currency conversion, please review how you will fund the transaction with one-day processing to avoid settlement failures.

To ensure your transactions are covered to avoid overdrafts and trade failures once the T+1 settlement cycle takes effect on May 28, you will need to:

- Make funds available one day earlier if you are purchasing securities
- Have securities available (in good deliverable form) one day earlier if you are selling securities
- Submit all allocations to J.P. Morgan by 7 p.m. Eastern Time on the trade date

We're here to help

Please contact us at the number on the front of your statement if you have questions about how this change may affect you.

Messages (continued)

UPDATES TO THE GUIDE TO INVESTMENT SERVICES AND BROKERAGE PRODUCTS

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

INVESTMENT ACCOUNTS & SERVICES

- Under "D. Different Types of Advisory Accounts," we made language changes to indicate that the J.P. Morgan Automated Investing Program is expected to be decommissioned on or about April 20, 2024.
- Under "D. Different Types of Advisory Accounts," we added a section for "J.P. Morgan Personal Advisory Account" and added the following:

A discretionary managed account offered by J.P. Morgan Securities LLC and designed for clients investing at least \$25,000 with J.P. Morgan Personal Advisors.

You connect with our advisors via video or phone to find the program investment strategy that fits you best.

- Under "E. Advisory Account Fees," we added the following:

Visit <https://www.chase.com/personal/investments/personal-advisors> for more information.

PRODUCTS AVAILABLE FOR BROKERAGE ACCOUNTS

- We added a section "D. Foreign Exchange" and added the following:

Description:

A foreign exchange spot transaction involves two parties agreeing to exchange currency at the exchange rate at the time of trade, or "on the spot." A foreign exchange spot transaction is normally settled within two days.

Fees:

Forward and spot transactions in foreign exchange are executed by JPMorgan Chase Bank, N.A. and are subject to a mark-up (if you are the buyer) or mark-down (if you are the seller) of up to 2.00% of the notional amount per transaction.

Risks and other relevant information:

Foreign currencies or baskets of currencies may be very volatile and may experience significant drops in value over a short period of time. The value of a foreign currency will depend on, among other economic indicators, movements in exchange rates. Risks and special considerations with respect to foreign currencies include, but are not limited to, economic uncertainties, currency devaluations, political and social uncertainties, exchange control regulations, high rates of interest, a history of government and private sector defaults, significant government influence on the economy, less rigorous regulatory and accounting standards than in the United States, relatively less developed financial and other systems and limited liquidity and higher price volatility of the related securities markets.

Your advisor may not recommend the purchase of, or investment in, foreign currencies in full-service brokerage retirement accounts.

Messages (continued)

UPDATES TO THE GUIDE TO INVESTMENT SERVICES AND BROKERAGE PRODUCTS, CONTINUED

Resource(s) to obtain additional information:  
Please consult available offering documents for any security we recommend for a discussion of risks associated with the product. We can provide these documents to you or help you to find them.

PRODUCTS AVAILABLE FOR BROKERAGE ACCOUNTS

- Under "I. Annuities," we made the following additions:  
Fixed Rate Annuities  
Surrender charges. We added that these charges can be as high as 9% on a declining scale over the surrender charge period.  
Fixed Indexed Annuities  
Living benefit rider fees. We added that these fees can be as high as 1.20%.  
Death benefit rider fees. We added that these fees can be as high as 0.50%.  
Surrender charges. We added that these charges can be as high as 9%.  
Variable Annuities  
Mortality and Expense (M&E) fees. We added that these fees can be as high as 1.55%.  
Contract fee. We added that a flat fee can be as high as \$50.  
Average fund expense. We added that these fees can be as high as 1.75%.  
Surrender charges. We added that these charges can be as high as 8%.  
Enhanced death benefit fees. We added that these fees can be as high as 0.65%.  
Buffered Annuities  
Living benefit rider fees. We added that these fees can be as high as 1.50%.  
Death benefit rider fees. We added that these fees can be as high as 0.35%.  
Average fund expense. We added that these fees can be as high as 1.29%.  
Surrender charges. We added that these charges can be as high as 9%.  
M&E and administrative fees. We added that these fees can be as high as 1.30%.  
Risks and other relevant information  
Variable annuities. We added the word "typically" to indicate "the insurance company will typically impose a "surrender charge."

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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