APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

Notice: All adult applicants (18 years or older) must complete a separate application for rental.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX
Fankuchen	Elliott	Irving	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	9/26/1950	(949) 933 - 0321 - Mobile

EMAIL	ARE YOU A SERVICE MEMBER?
fankuchen@gmail.com	NO

EMERGENCY CONTACT

NAME	ADDRESS
olivia fankuchen md	305 2nd Avenue Apt 505, New York, 40 10003

PHONE	EMAIL ADDRESS	RELATIONSHIP
(949) 933 - 0187	ofankuchen@gmail.com	daughter

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
47 Channel Rd	Newport Beach	CA	92663

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$6,200.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OTHER INCOME DESCRIPTION	MONTHLY INCOME
Social Security and Multiple IRA's	$150,000.00/Yr.

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?	Have you ever willfully refused to pay rent when due?
NO	NO
Have you ever been evicted from a tenancy or left owing money?	**Have you ever been convicted of a crime?**
NO	NO

NEW YORK CITY TENANT FAIR CHANCE ACT

Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure:

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.

2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.

3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.

4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

APPLICATION CONSENT

I hereby warrant that all statements set forth above are true.

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **685 First Ave** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **685 First Ave** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **685 First Ave**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **685 First Ave** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **685 First Ave**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

I understand that, upon written request, I will be informed whether or not a consumer report or an investigative consumer report was requested and, if such a report was requested, informed of the name and address of the credit reporting agency that furnished the report. With regard to "investigative consumer reports", I further understand that when I receive the name and address of the consumer reporting agency, I may request a copy of such report by contacting such agency. I acknowledge that I have received and read Article 23-A of the New York Correction Law (https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf)

☒ *Application consent was digitally accepted by Elliott Irving Fankuchen*

Signed by Elliott Irving Fankuchen
Sat Aug 2 2025 11:51:11 AM EDT
Key: 6026E44A; IP Address: 23.198.14.152

Elliott Irving Fankuchen *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"ClickPay"*

Application Fee - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Elliott Fankuchen	XXXXXXXXXXXX2000	16057944	$21.50

This card has been authorized for the amount above and will be charged when the application is processed.

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Elliott Irving Fankuchen

The property's screening criteria result	
PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for Elliott Irving Fankuchen: 869

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
Criminal and Other Public Records: Felony Convictions		Pass/Fail	PENDING
Total Considered Felony Convictions	None	Pass/Fail	PENDING
Alcohol	None ever	Pass/Fail	PENDING
Bad Check	None ever	Pass/Fail	PENDING
Criminal Other	None ever	Pass/Fail	PENDING
Drug Manufacture Distribution	None ever	Pass/Fail	PENDING
Drug Marijuana Use	None ever	Pass/Fail	PENDING
Drug Meth Manufacture	None ever	Pass/Fail	PENDING
Drug Use	None ever	Pass/Fail	PENDING
Fraud	None ever	Pass/Fail	PENDING
Government Obstruction	None ever	Pass/Fail	PENDING

Kidnapping	None ever	Pass/Fail	PENDING
Property Destruction	None ever	Pass/Fail	PENDING
Property Other	None ever	Pass/Fail	PENDING
Property Theft	None ever	Pass/Fail	PENDING
Prostitution	None ever	Pass/Fail	PENDING
Sex Offense Coerced	None ever	Pass/Fail	PENDING
Sex Offense Willful	None ever	Pass/Fail	PENDING
Society Other	None ever	Pass/Fail	PENDING
Violent Fatal	None ever	Pass/Fail	PENDING
Violent Non Fatal	None ever	Pass/Fail	PENDING
Weapons	None ever	Pass/Fail	PENDING
Wildlife	None ever	Pass/Fail	PENDING
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	PENDING
Total Considered Misdemeanor Convictions	None	Pass/Fail	PENDING
Bad Check	None ever	Pass/Fail	PENDING
Criminal Other	None ever	Pass/Fail	PENDING
Fraud	None ever	Pass/Fail	PENDING
Government Obstruction	None ever	Pass/Fail	PENDING
Kidnapping	None ever	Pass/Fail	PENDING
Property Destruction	None ever	Pass/Fail	PENDING
Property Other	None ever	Pass/Fail	PENDING
Property Theft	None ever	Pass/Fail	PENDING
Prostitution	None ever	Pass/Fail	PENDING
Sex Offense Coerced	None ever	Pass/Fail	PENDING
Sex Offense Willful	None ever	Pass/Fail	PENDING
Society Other	None ever	Pass/Fail	PENDING
Violent Fatal	None ever	Pass/Fail	PENDING
Violent Non Fatal	None ever	Pass/Fail	PENDING
Weapons	None ever	Pass/Fail	PENDING
Alcohol	-	Not Considered	N/A
Drug Manufacture Distribution	-	Not Considered	N/A
Drug Marijuana Use	-	Not Considered	N/A
Drug Meth Manufacture	-	Not Considered	N/A
Drug Use	-	Not Considered	N/A
Wildlife	-	Not Considered	N/A
Is not a registered sex offender		Pass/Fail	

Credit Quick Summary	
Total annual income (reported by Applicant)	$150,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $6,500.00)
Total number of accounts	7
Accounts with no late payments	7 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$1,031.00 ($0.00 past due)
Outstanding revolving debt	$1,031.00 (1% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Elliott Irving Fankuchen	ELLIOTT I. FANKUCHEN
SSN:	***-**-****	***-**-****
Birth Date:	9/**/1950	9/**/1950

Addresses	From Application	From Equifax
	47 Channel Rd Newport Beach, CA 92663 - US	PO BOX 555 CHILMARK, MA 02535 (Applicant) Reported 7/2025 47 CHANNEL RD. NEWPORT BEACH, CA 92663 (Applicant) Reported 3/2025 711 VIA LIDO NORD NEWPORT BEACH, CA 92663 (Applicant) Reported 3/2017 22 ANCHORAGE WAY NEWPORT BEACH, CA 92663 (Applicant) Reported 1/2017 1921 YACHT CAMILLA NEWPORT BEACH, CA 92660 (Applicant) Reported 9/2015 3 MONTECITO DR. CORONA DEL MAR, CA 92625 (Applicant) Reported 9/2015 622 W 168TH ST. 127 NEW YORK, NY 10032 (Applicant) Reported 8/2010

Employment	From Application	From Equifax
Applicant:	N/A (Auto-generated placeholder) N/A $0.00/Mo. Total annual Income: $150,000.00	SOUTH COAST RADIOLOG ASST PROF COLUMBIA U

Criminal and Other Public Records

Requested For	Period Searched	Requested	Estimated Return
Elliott Irving Fankuchen	8/5/2018 - 8/5/2025	8/5/2025	8/6/2025

Results

Criminal results are pending. To be alerted via email when the recommendation is finalized, click SETTINGS > My Account.

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Elliott Irving Fankuchen	8/5/2025	8/5/2025

Results

No Records Found

Restricted Person Search

Requested For	Requested	Returned
Elliott Irving Fankuchen	8/5/2025	

Results

Results are pending as our researchers investigate possible records

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	869	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

Description

RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	817	You have either very few loans or too many loans with recent delinquencies Lack of sufficient relevant first mortgage account information Lack of sufficient credit history on bankcard or revolving accounts The balances on your accounts are too high compared to loan amounts

Description

This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).

Credit Accounts

From Equifax

Account Name: BARCLAYS BANK DELAWA (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
8/2005	6/2025					$745.00

Monthly Payment	High Credit	Type	Comments
$29.00	$45,731.00	REVOLVING	CONSUMER DISPUTES AFTER RESOLUTION Rate/Status 1: Pays account as agreed

Payment History

7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	2/2016	6/2025					$286.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$6,286.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/25		5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	1/1990	3/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$50,142.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8/21		6/21		4/21		2/21		12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	1/2017	4/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$28,903.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/21		3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	8/1978	1/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$22,033.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
US BANK (Applicant)	9/2004	11/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,293.00	OVERDRAFT RESERVE	ACCOUNT CLOSED AT CONSUMER'S REQUEST FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
GMFNANCIAL (Applicant)	4/2016	4/2019					
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$7,922.00	INSTALLMENT	LEASE - FULL TERMINATION FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18		1/18		11/17		9/17		7/17	

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to** www.consumerfinance.gov/learnmore **or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

A Summary of Your Additional Rights in New York

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
https://www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
https://www.experian.com/freeze/center.html

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
(888) 909-8872
www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

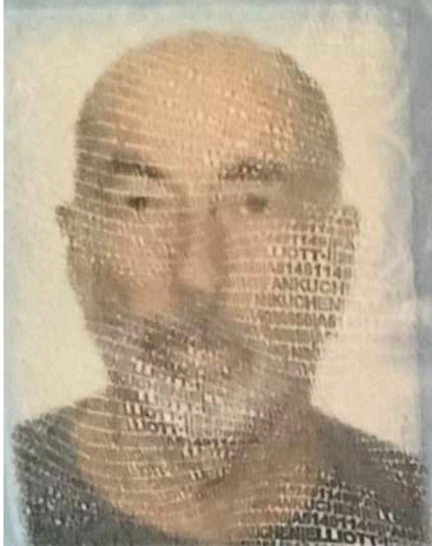
A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

Additional rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.

IF YOUR PASSPORT EXPIRES WITHIN SIX MONTHS OF YOUR DATE OF DEPARTURE, YOU MAY BE DENIED ENTRY INTO SOME COUNTRIES.

Endorsements / Mentions Spéciales / Anotaciones



SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

PASSPORT
PASSEPORT / PASAPORTE

THE UNITED STATES OF AMERICA

USA

Type/Type/Tipo	Code/Code/Código	Passport No./No. du Passeport/No. de Pasaporte
P	USA	A51491149

Surname/Nom/Apellidos
FANKUCHEN

Given names/Prénoms/Nombres
ELLIOTT I

Nationality/Nationalité/Nacionalidad
UNITED STATES OF AMERICA

Date of birth/Date de naissance/Fecha de nacimiento
26 SEP 1950

Sex/Sexe/Sexo
M

Place of birth/Lieu de naissance/Lugar de nacimiento
NEW YORK, U.S.A.

Date of issue/Date de délivrance/Fecha de expedición
16 AUG 2024

Date of expiration/Date d'expiration/Fecha de caducidad
15 AUG 2034

Authority/Autorité/Autoridad
UNITED STATES DEPARTMENT OF STATE

P<USAFANKUCHEN<<ELLIOTT<I<<<<<<<<<<<<<<<<<<<<<<<

A514911490USA5009260M3408157457453309<306492

Form **1040** Department of the Treasury - Internal Revenue Service
U.S. Individual Income Tax Return **2024** OMB No. 1545-0074 IRS Use Only - Do not write or staple in this space.

For the year Jan. 1 - Dec. 31, 2024, or other tax year beginning , ending — See separate instructions.

Your first name and middle initial	Last name	Your social security number
ELLIOTT I.	FANKUCHEN	060 38 3801
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.			Apt. no.
4021 MANDEVILLE CANYON ROAD			
City, town, or post office. If you have a foreign address, also complete spaces below.		State	ZIP code
LOS ANGELES		CA	90049
Foreign country name	Foreign province/state/county	Foreign postal code	

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing Status Check only one box.
☒ Single
☐ Married filing jointly (even if only one had income)
☐ Married filing separately (MFS)
☐ Head of household (HOH)
☐ Qualifying surviving spouse (QSS)

If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required):

Digital Assets At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

Standard Deduction Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: ☒ Were born before January 2, 1960 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1960 ☐ Is blind

Dependents (see instructions): If more than four dependents, see instr. and check here ☐

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	(4) Credit for other dependents

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a Form W-2, see instructions.

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	
b	Household employee wages not reported on Form(s) W-2			1b	
c	Tip income not reported on line 1a (see instructions)			1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d	
e	Taxable dependent care benefits from Form 2441, line 26			1e	
f	Employer-provided adoption benefits from Form 8839, line 29			1f	
g	Wages from Form 8919, line 6			1g	
h	Other earned income (see instructions)			1h	
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	
2a	Tax-exempt interest	2a		b Taxable interest 2b	
3a	Qualified dividends	3a		b Ordinary dividends 3b	
4a	IRA distributions	4a		b Taxable amount 4b	549,643.
5a	Pensions and annuities	5a	5,771,141.	b Taxable amount 5b	2,230.
6a	Social security benefits	6a	55,044.	b Taxable amount 6b	46,787.
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐			7	
8	Additional income from Schedule 1, line 10			8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	598,660.
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	598,660.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	16,550.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	
14	Add lines 12 and 13			14	16,550.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	582,110.

Attach Sch. B if required.

Standard Deduction for -
- Single or Married filing separately, $14,600
- Married filing jointly or Qualifying surviving spouse, $29,200
- Head of household, $21,900
- If you checked any box under Standard Deduction, see instructions.

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐		16	174,113.
	17	Amount from Schedule 2, line 3		17	
	18	Add lines 16 and 17		18	174,113.
	19	Child tax credit or credit for other dependents from Schedule 8812		19	
	20	Amount from Schedule 3, line 8		20	
	21	Add lines 19 and 20		21	
	22	Subtract line 21 from line 18. If zero or less, enter -0-		22	174,113.
	23	Other taxes, including self-employment tax, from Schedule 2, line 21		23	
	24	Add lines 22 and 23. This is your **total tax**		24	174,113.
Payments	25	Federal income tax withheld from:			
	a	Form(s) W-2	25a		
	b	Form(s) 1099 SEE STATEMENT 5	25b 145,485.		
	c	Other forms (see instructions)	25c		
	d	Add lines 25a through 25c		25d	145,485.
If you have a qualifying child, attach Sch. EIC.	26	2024 estimated tax payments and amount applied from 2023 return STATEMENT 4		26	24,528.
	27	Earned income credit (EIC)	27		
	28	Additional child tax credit from Schedule 8812	28		
	29	American opportunity credit from Form 8863, line 8	29		
	30	Reserved for future use	30		
	31	Amount from Schedule 3, line 15	31		
	32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**		32	
	33	Add lines 25d, 26, and 32. These are your **total payments**		33	170,013.
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**		34	
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐		35a	
Direct deposit? See instructions.	b	Routing number	c Type: ☐ Checking ☐ Savings		
	d	Account number			
	36	Amount of line 34 you want **applied to your 2025 estimated tax**	36		
Amount You Owe	37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions		37	4,100.
	38	Estimated tax penalty (see instructions)	38		

Third Party Designee
Do you want to allow another person to discuss this return with the IRS? See instructions ☒ **Yes.** Complete below. ☐ **No**

Designee's name SCOTT DAVIS EA Phone no. 949-600-5200 Personal identification number (PIN) 84751

Sign Here
Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature | Date | Your occupation RETIRED | If the IRS sent you an Identity Protection PIN, enter it here (see inst.) 965673

Joint return? See instructions. Keep a copy for your records.
Spouse's signature. If a joint return, **both** must sign. | Date | Spouse's occupation | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

Phone no. | Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
SCOTT DAVIS EA		03/11/25	P00382929	☐ Self-employed

Firm's name HELFMAN DAVIS & ASSOCIATES — Phone no. (949) 600-5200
Firm's address 25950 ACERO #370 MISSION VIEJO, CA 92691 — Firm's EIN 33-0852674

Go to *www.irs.gov/Form1040* for instructions and the latest information. Form **1040** (2024)

ELLIOTT I FANKUCHEN
PO BOX 555
CHILMARK MA 02535-0555

JPMorgan Chase Bank, N.A.
270 Park Avenue, New York, NY 10017-2014

Investment Management Account

J.P. Morgan Team		
Eileen Lim	Investment Specialist	212/622-9146
Courtney Melvin	Investment Specialist	212/648-0499
Client Service Team		855/259-6773
Online access	**www.jpmorganonline.com**	

Table of Contents Page

Please see disclosures located at the end of this statement package for important information relating to each J.P. Morgan account.

Client News

Credit for interest differential in certain J.P. Morgan account(s)

Documentation applicable to certain J.P. Morgan accounts did not properly disclose the day count basis for calculating interest. The disclosure stated that interest was being computed on a 365-day basis, with no distinction being made for leap years, when it was actually being computed on a 366-day basis during leap years.

- Going forward, interest will be computed on a 365-day basis, with adjustments made for leap years, when it will be computed on a 366-day basis. The applicable disclosure has been updated to reflect this.

- We have credited the account(s) with the difference in interest between the disclosed and the applied day count basis calculation, plus interest on that amount. If one or more of the account(s) were closed trust account(s), we applied the credit to an alternate open account if one was available. The credit appeared on your May or June statement under the description "Interest Reimbursement for Leap Year Calculation on Cash Deposit."

Client News

- Please note that for taxable accounts, the credit will be designated as Interest Income and, if required by IRS regulations, we will send you a Form 1099-INT (Interest Income) or Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding) for the tax year 2025. This designation does not apply to retirement accounts. As J.P. Morgan does not provide tax advice, please consult with your tax professional on tax-related matters.

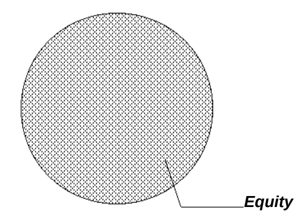
Please contact your J.P. Morgan team with questions.

Account Summary

JPM US Technology Leaders
J.P. Morgan Investment Management Inc.

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	657,873.23	666,542.52	8,669.29	2,118.25	100%
Cash & Fixed Income	6,600.76	0.00	(6,600.76)		
Market Value	**$664,473.99**	**$666,542.52**	**$2,068.53**	**$2,118.25**	**100%**
Accruals	203.38	77.37	(126.01)		
Market Value with Accruals	**$664,677.37**	**$666,619.89**	**$1,942.52**		

Asset Allocation

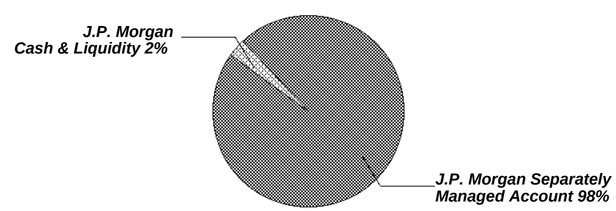


* **J.P. Morgan Separately Managed Accounts** include fixed income, equity, and alternative separately managed accounts managed by J.P. Morgan. **J.P. Morgan Cash & Liquidity Funds** include cash, J.P. Morgan deposit sweeps and J.P. Morgan money market mutual funds. See important information about investment principles and conflicts in the disclosures section.

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	**664,473.99**	**595,025.05**
Withdrawals & Fees	(620.86)	(1,821.39)
Net Contributions/Withdrawals	**($620.86)**	**($1,821.39)**
Income & Distributions	297.67	1,256.48
Change In Investment Value	2,391.72	72,082.38
Ending Market Value	**$666,542.52**	**$666,542.52**
Accruals	77.37	77.37
Market Value with Accruals	**$666,619.89**	**$666,619.89**

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.
For additional details please see "Retirement Contribution and Distribution Summary".

Manager Allocation *



Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2024	Tax Year 2025 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(5,025.00)	0.00
Federal Tax Withheld	(2,475.00)	0.00
State Tax Withheld	0.00	0.00
RMD		40,204.39
Remaining RMD		40,204.39

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	112.10	679.31
Foreign Dividends	158.86	286.39
Interest Income	26.71	290.78
Taxable Income	**$297.67**	**$1,256.48**

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss	965.40	3,495.27
LT Realized Gain/Loss	736.31	24,101.38
Realized Gain/Loss	**$1,701.71**	**$27,596.65**

	To-Date Value
Unrealized Gain/Loss	**$254,851.21**

Account Summary CONTINUED

Cost Summary	Cost
Equity	411,691.31
Total	**$411,691.31**

Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US All Cap Equity	657,873.23	666,542.52	8,669.29	100%

Market Value/Cost	Current Period Value
Market Value	666,542.52
Tax Cost	411,691.31
Unrealized Gain/Loss	254,851.21
Estimated Annual Income	2,118.25
Accrued Dividends	77.37
Yield	0.31%

Note: [1] This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
US All Cap Equity							
ALIBABA GROUP HOLDING-SP ADR 01609W-10-2 TICKER:BABA	120.63	49.000	5,910.87	3,898.23	2,012.64	98.00	1.66%
ALLEGRO MICROSYSTEMS INC 01749D-10-5 TICKER:ALGM	31.41	119.000	3,737.79	3,136.80	600.99		

US All Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
ALPHABET INC-CL C 02079K-10-7 TICKER:GOOG	192.86	50.000	9,643.00	4,081.22	5,561.78	40.50	0.42%
AMAZON.COM INC 023135-10-6 TICKER:AMZN	234.11	63.000	14,748.93	8,895.30	5,853.63		
APPLOVIN CORP-CLASS A 03831W-10-8 TICKER:APP	390.70	11.000	4,297.70	4,421.27	(123.57)		
ARISTA NETWORKS INC 040413-20-5 TICKER:ANET	123.22	71.000	8,748.62	3,012.99	5,735.63		
ASML HOLDING NV-NY REG SHS N07059-21-0 TICKER:ASML	694.71	3.000	2,084.13	1,123.52	960.61	20.83 4.00	1.00%
ATLASSIAN CORP-CL A 049468-10-1 TICKER:TEAM	191.78	37.000	7,095.86	7,145.73	(49.87)		
BOOKING HOLDINGS INC 09857L-10-8 TICKER:BKNG	5,504.06	2.000	11,008.12	4,497.51	6,510.61	73.40	0.67%
BROADCOM INC 11135F-10-1 TICKER:AVGO	293.70	72.000	21,146.40	7,145.92	14,000.48	165.60	0.78%
CADENCE DESIGN SYS INC 127387-10-8 TICKER:CDNS	364.57	18.000	6,562.26	4,975.69	1,586.57		
CIENA CORP 171779-30-9 TICKER:CIEN	92.84	83.000	7,705.72	6,223.65	1,482.07		
CIRCLE INTERNET GROUP INC 172573-10-7 TICKER:CRCL	183.52	11.000	2,018.72	2,450.80	(432.08)		
COINBASE GLOBAL INC -CLASS A 19260Q-10-7 TICKER:COIN	377.76	19.000	7,177.44	6,810.40	367.04		
CONFLUENT INC-CLASS A 20717M-10-3 TICKER:CFLT	17.73	72.000	1,276.20	1,548.75	(272.55)		

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield

US All Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
CREDO TECHNOLOGY GROUP HOLDI G25457-10-5 TICKER:CRDO	111.55	150.000	16,732.50	5,383.81	11,348.69		
CROWDSTRIKE HOLDINGS INC - A 22788C-10-5 TICKER:CRWD	454.57	18.000	8,182.26	6,642.04	1,540.22		
DATADOG INC - CLASS A 23804L-10-3 TICKER:DDOG	139.98	37.000	5,179.26	3,240.39	1,938.87		
GITLAB INC-CL A 37637K-10-8 TICKER:GTLB	43.81	48.000	2,102.88	2,622.03	(519.15)		
HUBSPOT INC 443573-10-0 TICKER:HUBS	519.65	21.000	10,912.65	8,507.77	2,404.88		
INTUIT INC 461202-10-3 TICKER:INTU	785.13	25.000	19,628.25	12,675.92	6,952.33	104.00	0.53%
LAM RESEARCH CORP 512807-30-6 TICKER:LRCX	94.84	138.000	13,087.92	6,423.90	6,664.02	126.96	0.97%
LEMONADE INC 52567D-10-7 TICKER:LMND	37.68	58.000	2,185.44	2,588.94	(403.50)		
MACOM TECHNOLOGY SOLUTIONS H 55405Y-10-0 TICKER:MTSI	137.14	15.000	2,057.10	1,908.73	148.37		
MERCADOLIBRE INC 58733R-10-2 TICKER:MELI	2,373.89	5.000	11,869.45	7,497.90	4,371.55		
META PLATFORMS INC-CLASS A 30303M-10-2 TICKER:META	773.44	33.000	25,523.52	5,464.32	20,059.20	67.65	0.27%
MICRON TECHNOLOGY INC 595112-10-3 TICKER:MU	109.14	46.000	5,020.44	3,583.63	1,436.81	21.16	0.42%
MICROSOFT CORP 594918-10-4 TICKER:MSFT	533.50	29.000	15,471.50	11,096.66	4,374.84	93.96	0.61%

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield

US All Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
MONDAY.COM LTD M7S64H-10-6 TICKER:MNDY	262.29	17.000	4,458.93	5,160.38	(701.45)		
MONGODB INC 60937P-10-6 TICKER:MDB	237.89	11.000	2,616.79	2,288.04	328.75		
NETFLIX INC 64110L-10-6 TICKER:NFLX	1,159.40	23.000	26,666.20	5,385.50	21,280.70		
NU HOLDINGS LTD/CAYMAN ISL-A G6683N-10-3 TICKER:NU	12.22	489.000	5,975.58	4,452.02	1,523.56		
NVIDIA CORP 67066G-10-4 TICKER:NVDA	177.87	189.000	33,617.43	18,583.66	15,033.77	7.56	0.02%
OKTA INC 679295-10-5 TICKER:OKTA	97.80	35.000	3,423.00	3,237.93	185.07		
ORACLE CORP 68389X-10-5 TICKER:ORCL	253.77	95.000	24,108.15	7,222.98	16,885.17	171.00	0.71%
PALANTIR TECHNOLOGIES INC-A 69608A-10-8 TICKER:PLTR	158.35	31.000	4,908.85	4,732.85	176.00		
PALO ALTO NETWORKS INC 697435-10-5 TICKER:PANW	173.60	42.000	7,291.20	5,049.34	2,241.86		
PROCORE TECHNOLOGIES INC 74275K-10-8 TICKER:PCOR	71.63	55.000	3,939.65	3,213.06	726.59		
ROBINHOOD MARKETS INC - A 770700-10-2 TICKER:HOOD	103.05	286.000	29,472.30	5,915.88	23,556.42		
SBA COMMUNICATIONS CORP 78410G-10-4 TICKER:SBAC	224.72	31.000	6,966.32	6,971.47	(5.15)	129.58	1.86%
SEA LTD-ADR 81141R-10-0 TICKER:SE	156.65	94.000	14,725.10	9,656.31	5,068.79		

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield

US All Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
SERVICENOW INC 81762P-10-2 TICKER:NOW	943.12	25.000	23,578.00	17,795.57	5,782.43		
SERVICETITAN INC-A 81764X-10-3 TICKER:TTAN	116.71	39.000	4,551.69	4,413.13	138.56		
SHOPIFY INC - CLASS A 82509L-10-7 TICKER:SHOP	122.21	140.000	17,109.40	7,209.22	9,900.18		
SNOWFLAKE INC 833445-10-9 TICKER:SNOW	223.50	129.000	28,831.50	22,040.82	6,790.68		
SPOTIFY TECHNOLOGY SA L8681T-10-2 TICKER:SPOT	626.54	22.000	13,783.88	10,828.50	2,955.38		
SYNOPSYS INC 871607-10-7 TICKER:SNPS	633.47	16.000	10,135.52	3,740.49	6,395.03		
TAIWAN SEMICONDUCTOR-SP ADR 874039-10-0 TICKER:TSM	241.62	85.000	20,537.70	10,964.81	9,572.89	228.73	1.11%
TAKE-TWO INTERACTIVE SOFTWRE 874054-10-9 TICKER:TTWO	222.73	109.000	24,277.57	19,378.22	4,899.35		
TEMPUS AI INC 88023B-10-3 TICKER:TEM	56.59	129.000	7,300.11	7,059.90	240.21		
TESLA INC 88160R-10-1 TICKER:TSLA	308.27	60.000	18,496.20	14,361.47	4,134.73		
TEXAS INSTRUMENTS INC 882508-10-4 TICKER:TXN	181.06	28.000	5,069.68	4,769.13	300.55	150.64 38.08	2.97%
TRADE DESK INC/THE -CLASS A 88339J-10-5 TICKER:TTD	86.96	119.000	10,348.24	7,300.24	3,048.00		
TWILIO INC - A 90138F-10-2 TICKER:TWLO	129.00	88.000	11,352.00	9,325.00	2,027.00		

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield

US All Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
UBER TECHNOLOGIES INC 90353T-10-0 TICKER:UBER	87.75	123.000	10,793.25	4,844.85	5,948.40		
US DOLLAR JPM DEPOSIT SWEEP	1.00	14,660.880	14,660.88	14,660.88		618.68 35.29	4.30%
VEEVA SYSTEMS INC-CLASS A 922475-10-8 TICKER:VEEV	284.20	43.000	12,220.60	8,976.05	3,244.55		
VICOR CORP 925815-10-2 TICKER:VICR	44.44	103.000	4,577.32	5,503.63	(926.31)		
WARBY PARKER INC-CLASS A 93403J-10-6 TICKER:WRBY	23.95	90.000	2,155.50	1,828.00	327.50		
ZOOM COMMUNICATIONS INC 98980L-10-1 TICKER:ZM	74.05	101.000	7,479.05	7,818.16	(339.11)		
Total US All Cap Equity			**$666,542.52**	**$411,691.31**	**$254,851.21**	**$2,118.25** **$77.37**	**0.32%**

Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	6,600.76	0.00	(6,600.76)	

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	**6,600.76**	**--**
INFLOWS		
Income	297.67	1,256.48
Total Inflows	**$297.67**	**$1,256.48**
OUTFLOWS **		
Withdrawals	(0.98)	(3.86)
Fees & Commissions	(607.10)	(1,778.82)
Tax Payments	(12.78)	(38.71)
Total Outflows	**($620.86)**	**($1,821.39)**
TRADE ACTIVITY		
Settled Sales/Maturities/Redemptions	30,251.83	247,008.98
Settled Securities Purchased	(21,868.52)	(250,752.01)
Total Trade Activity	**$8,383.31**	**($3,743.03)**
Ending Cash Balance	**$14,660.88**	**--**

* Year to date information is calculated on a calendar year basis.
** Your account's standing instructions: use high cost method when selling assets from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type / Selection Method	Description	Quantity / Cost	Per Unit Amount	Amount
Income					
7/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 06/01/25 - 06/30/25 @ 4.19% RATE ON AVG COLLECTED BALANCE OF $7,766.48 AS OF 07/01/25			26.71
7/3	Div Domest	NVIDIA CORP @ 0.01 PER SHARE (ID: 67066G-10-4)	157.000	0.01	1.57
7/9	Div Domest	LAM RESEARCH CORP @ 0.23 PER SHARE (ID: 512807-30-6)	138.000	0.23	31.74
7/11	Foreign Dividend	ALIBABA GROUP HOLDING-SP ADR @ 0.95 PER SHARE AS OF 07/10/25 (ID: 01609W-10-2)	49.000	0.95	46.55
7/11	Foreign Dividend	ALIBABA GROUP HOLDING-SP ADR @ 1.05 PER SHARE AS OF 07/10/25 (ID: 01609W-10-2)	49.000	1.05	51.45
7/11	Foreign Dividend	TAIWAN SEMICONDUCTOR-SP ADR @ 0.780305 PER SHARE AS OF 07/10/25 (ID: 874039-10-0)	78.000	0.78	60.86
7/18	Div Domest	INTUIT INC @ 1.04 PER SHARE (ID: 461202-10-3)	25.000	1.04	26.00
7/22	Div Domest	MICRON TECHNOLOGY INC @ 0.115 PER SHARE (ID: 595112-10-3)	46.000	0.115	5.29
7/24	Div Domest	ORACLE CORP @ 0.50 PER SHARE (ID: 68389X-10-5)	95.000	0.50	47.50
Total Income					**$297.67**

Settle Date	Type / Selection Method	Description	Quantity / Cost	Amount
Withdrawals				
7/11	Expenses	ALIBABA GROUP HOLDING-SP ADR REPRESENTS @ .020 DEPOSITORY FEE AS OF 07/10/25 (ID: 01609W-10-2)	49.000	(0.98)
Fees & Commissions				
7/18	Fees & Commissions	JPMORGAN CHASE ADVISORY FEE FOR THE PERIOD 04-01-2025 TO 06-30-2025		(607.10)
Tax Payments				
7/11	FGN Tax Withheld	TAIWAN SEMICONDUCTOR-SP ADR TAX WITHHELD TAIWAN, PROVINC 21.0000% AS OF 07/10/25 (ID: 874039-10-0)	78.000	(12.78)

TRADE ACTIVITY

Note: **L** indicates Long Term Realized Gain/Loss **S** indicates Short Term Realized Gain/Loss

Trade Date / Settle Date	Type / Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
7/2 7/3	Sale High Cost	ELASTIC NV @ 83.6703 418.35 BROKERAGE 0.09 CANTOR FITZGERALD & CO INC FACE VALUE 5.00 (ID: N14506-10-4)	(5.000)	83.652	418.26	(403.61)	14.65 L
7/3 7/7	Sale High Cost	ELASTIC NV @ 87.5449 612.81 BROKERAGE 0.12 CANTOR FITZGERALD & CO INC FACE VALUE 7.00 (ID: N14506-10-4)	(7.000)	87.527	612.69	(551.82)	60.87 L

Trade Date / Settle Date	Type / Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
7/7 7/8	Sale High Cost	ELASTIC NV @ 86.2195 431.10 BROKERAGE 0.09 CANTOR FITZGERALD & CO INC FACE VALUE 5.00 (ID: N14506-10-4)	(5.000)	86.202	431.01	(333.84)	97.17 L
7/8 7/9	Sale High Cost	ROBINHOOD MARKETS INC - A @ 92.1292 3,408.78 BROKERAGE 0.28 UBS SECURITIES LLC FACE VALUE 37.00 (ID: 770700-10-2)	(37.000)	92.122	3,408.50	(2,707.18)	701.32 S
7/8 7/9	Sale High Cost	ELASTIC NV @ 86.4395 172.88 BROKERAGE 0.04 CANTOR FITZGERALD & CO INC FACE VALUE 2.00 (ID: N14506-10-4)	(2.000)	86.42	172.84	(126.42)	46.42 L
7/11 7/14	Sale High Cost	META PLATFORMS INC-CLASS A @ 715.6213 2,146.86 BROKERAGE 0.02 S G COWEN & CO FACE VALUE 3.00 (ID: 30303M-10-2)	(3.000)	715.613	2,146.84	(1,514.56)	517.20 L 115.08 S
7/11 7/14	Sale High Cost	TWILIO INC - A @ 113.1778 452.71 BROKERAGE 0.03 RBC CAPITAL MARKETS CORPORATION FACE VALUE 4.00 (ID: 90138F-10-2)	(4.000)	113.17	452.68	(588.59)	(135.91) S
7/11 7/14	Sale High Cost	TWILIO INC - A @ 115.33 115.33 BROKERAGE 0.01 LUMINEX TRADING AND ANALYTICS LLC FACE VALUE 1.00 (ID: 90138F-10-2)	(1.000)	115.32	115.32	(146.26)	(30.94) S
7/11 7/14	Sale High Cost	TWILIO INC - A @ 113.0197 113.02 BROKERAGE 0.01 UBS SECURITIES LLC FACE VALUE 1.00 (ID: 90138F-10-2)	(1.000)	113.01	113.01	(146.12)	(33.11) S
7/11 7/14	Sale High Cost	TWILIO INC - A @ 115.0118 345.04 BROKERAGE 0.05 BARCLAYS CAPITAL LE FACE VALUE 3.00 (ID: 90138F-10-2)	(3.000)	114.997	344.99	(413.76)	(68.77) S
7/14 7/15	Sale High Cost	TWILIO INC - A @ 116.3849 116.38 BROKERAGE 0.01 JEFFERIES & COMPANY FACE VALUE 1.00 (ID: 90138F-10-2)	(1.000)	116.37	116.37	(137.30)	(20.93) S

Trade Date / Settle Date	Type / Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
7/14 7/15	Sale High Cost	TWILIO INC - A @ 117.0262 351.08 BROKERAGE 0.02 MERRILL LYNCH PIERCE FENNER & SMIT FACE VALUE 3.00 (ID: 90138F-10-2)	(3.000)	117.02	351.06	(411.89)	(60.83) S
7/14 7/15	Sale High Cost	TWILIO INC - A @ 113.8595 113.86 BROKERAGE 0.01 UBS SECURITIES LLC FACE VALUE 1.00 (ID: 90138F-10-2)	(1.000)	113.85	113.85	(136.68)	(22.83) S
7/14 7/15	Sale High Cost	TWILIO INC - A @ 117.305 117.31 BROKERAGE 0.01 LUMINEX TRADING AND ANALYTICS LLC FACE VALUE 1.00 (ID: 90138F-10-2)	(1.000)	117.30	117.30	(135.11)	(17.81) S
7/14 7/15	Sale High Cost	TWILIO INC - A @ 118.024 118.02 BROKERAGE 0.01 LIQUIDNET INC FACE VALUE 1.00 (ID: 90138F-10-2)	(1.000)	118.01	118.01	(114.46)	3.55 S
7/14 7/15	Sale High Cost	PROCORE TECHNOLOGIES INC @ 72.4453 144.89 BROKERAGE 0.03 RBC CAPITAL MARKETS CORPORATION FACE VALUE 2.00 (ID: 74275K-10-8)	(2.000)	72.43	144.86	(172.92)	(28.06) S
7/14 7/15	Sale High Cost	PROCORE TECHNOLOGIES INC @ 72.175 144.35 BROKERAGE 0.01 WILLIAMS CAPITAL GROUP LP FACE VALUE 2.00 (ID: 74275K-10-8)	(2.000)	72.17	144.34	(172.66)	(28.32) S
7/14 7/15	Sale High Cost	PROCORE TECHNOLOGIES INC @ 72.2025 144.41 BROKERAGE 0.01 LUMINEX TRADING AND ANALYTICS LLC FACE VALUE 2.00 (ID: 74275K-10-8)	(2.000)	72.20	144.40	(172.39)	(27.99) S
7/15 7/16	Sale High Cost	PROCORE TECHNOLOGIES INC @ 71.0727 213.22 BROKERAGE 0.05 RBC CAPITAL MARKETS CORPORATION FACE VALUE 3.00 (ID: 74275K-10-8)	(3.000)	71.057	213.17	(252.01)	(38.84) S
7/17 7/18	Sale High Cost	PROCORE TECHNOLOGIES INC @ 72.8382 728.38 BROKERAGE 0.17 RBC CAPITAL MARKETS CORPORATION FACE VALUE 10.00 (ID: 74275K-10-8)	(10.000)	72.821	728.21	(818.33)	(90.12) S
7/17 7/18	Sale High Cost	PROCORE TECHNOLOGIES INC @ 72.8704 510.09 BROKERAGE 0.05 LIQUIDNET INC FACE VALUE 7.00 (ID: 74275K-10-8)	(7.000)	72.863	510.04	(532.54)	(22.50) S

Trade Date / Settle Date	Type / Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
7/18 7/21	Sale High Cost	PROCORE TECHNOLOGIES INC @ 74.2349 148.47 BROKERAGE 0.04 RBC CAPITAL MARKETS CORPORATION FACE VALUE 2.00 (ID: 74275K-10-8)	(2.000)	74.215	148.43	(145.94)	2.49 S
7/23 7/24	Sale High Cost	TEXAS INSTRUMENTS INC @ 186.1712 372.34 BROKERAGE 0.02 S G COWEN & CO FACE VALUE 2.00 (ID: 882508-10-4)	(2.000)	186.16	372.32	(376.03)	(3.71) S
7/23 7/24	Sale High Cost	TEXAS INSTRUMENTS INC @ 186.0814 2,419.06 BROKERAGE 0.10 S G COWEN & CO FACE VALUE 13.00 (ID: 882508-10-4)	(13.000)	186.074	2,418.96	(2,430.44)	(11.48) S
7/23 7/24	Sale High Cost	TEXAS INSTRUMENTS INC @ 186.0397 3,534.75 BROKERAGE 0.14 S G COWEN & CO FACE VALUE 19.00 (ID: 882508-10-4)	(19.000)	186.032	3,534.61	(3,517.84)	16.77 S
7/24 7/25	Sale High Cost	INTERNATIONAL BUSINESS MACHINES CORPORATION @ 258.5779 517.16 BROKERAGE 0.03 MERRILL LYNCH PIERCE FENNER & SMIT FACE VALUE 2.00 (ID: 459200-10-1)	(2.000)	258.565	517.13	(514.35)	2.78 S
7/24 7/25	Sale High Cost	INTERNATIONAL BUSINESS MACHINES CORPORATION @ 259.9941 3,899.91 BROKERAGE 0.26 MERRILL LYNCH PIERCE FENNER & SMIT FACE VALUE 15.00 (ID: 459200-10-1)	(15.000)	259.977	3,899.65	(3,782.75)	116.90 S
7/25 7/28	Sale High Cost	INTEL CORP @ 20.5548 5,858.12 BROKERAGE 2.14 GOLDMAN SACHS & CO. FACE VALUE 285.00 (ID: 458140-10-0)	(285.000)	20.547	5,855.98	(6,067.46)	(211.48) S
7/25 7/28	Sale High Cost	INTEL CORP @ 20.6253 288.75 BROKERAGE 0.07 LUMINEX TRADING AND ANALYTICS LLC FACE VALUE 14.00 (ID: 458140-10-0)	(14.000)	20.62	288.68	(272.53)	16.15 S
7/25 7/28	Sale High Cost	INTEL CORP @ 20.5345 102.67 BROKERAGE 0.04 LIQUIDNET INC FACE VALUE 5.00 (ID: 458140-10-0)	(5.000)	20.526	102.63	(97.33)	5.30 S

Trade Date / Settle Date	Type / Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
7/25 7/28	Sale High Cost	INTEL CORP @ 20.5918 82.37 BROKERAGE 0.03 ACADEMY SECURITIES INC FACE VALUE 4.00 (ID: 458140-10-0)	(4.000)	20.585	82.34	(77.87)	4.47 S
7/30 7/31	Sale High Cost	ROBINHOOD MARKETS INC - A @ 105.6751 2,113.50 BROKERAGE 0.15 BMO NESBITT BURNS CORP FACE VALUE 20.00 (ID: 770700-10-2)	(20.000)	105.668	2,113.35	(1,279.13)	834.22 S
Total Settled Sales/Maturities/Redemptions					**$30,251.83**	**($28,550.12)**	**$736.31 L** **$965.40 S**

Trade Date / Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
7/2 7/7	Purchase	SERVICETITAN INC-A @ 109.5113 1,314.14 BROKERAGE 0.09 BMO NESBITT BURNS CORP FACE VALUE 12.00 (ID: 81764X-10-3)	12.000	109.519	(1,314.23)
7/8 7/9	Purchase	CIRCLE INTERNET GROUP INC @ 205.6869 617.06 BROKERAGE 0.02 FIDELITY CAPITAL MARKETS FACE VALUE 3.00 (ID: 172573-10-7)	3.000	205.693	(617.08)
7/8 7/9	Purchase	COINBASE GLOBAL INC -CLASS A @ 353.964 1,769.82 BROKERAGE 0.04 FIDELITY CAPITAL MARKETS FACE VALUE 5.00 (ID: 19260Q-10-7)	5.000	353.972	(1,769.86)
7/14 7/15	Purchase	APPLOVIN CORP-CLASS A @ 357.0855 1,071.26 BROKERAGE 0.02 ABEL NOSER LLC FACE VALUE 3.00 (ID: 03831W-10-8)	3.000	357.093	(1,071.28)

Trade Date / Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
7/17 7/18	Purchase	NVIDIA CORP @ 171.4147 1,714.15 BROKERAGE 0.08 MERRILL LYNCH PIERCE FENNER & SMIT FACE VALUE 10.00 (ID: 67066G-10-4)	10.000	171.423	(1,714.23)
7/17 7/18	Purchase	COINBASE GLOBAL INC -CLASS A @ 399.6776 799.36 BROKERAGE 0.01 RBC CAPITAL MARKETS CORPORATION FACE VALUE 2.00 (ID: 19260Q-10-7)	2.000	399.685	(799.37)
7/23 7/24	Purchase	PALANTIR TECHNOLOGIES INC-A @ 152.665 4,732.62 BROKERAGE 0.23 ABEL NOSER LLC FACE VALUE 31.00 (ID: 69608A-10-8)	31.000	152.673	(4,732.85)
7/23 7/24	Purchase	NVIDIA CORP @ 170.76 683.04 BROKERAGE 0.03 FIDELITY CAPITAL MARKETS FACE VALUE 4.00 (ID: 67066G-10-4)	4.000	170.768	(683.07)
7/23 7/24	Purchase	CREDO TECHNOLOGY GROUP HOLDI @ 97.3853 389.54 BROKERAGE 0.03 JEFFERIES & COMPANY FACE VALUE 4.00 (ID: G25457-10-5)	4.000	97.393	(389.57)
7/23 7/24	Purchase	CIENA CORP @ 86.6814 346.73 BROKERAGE 0.03 BARCLAYS CAPITAL LE FACE VALUE 4.00 (ID: 171779-30-9)	4.000	86.69	(346.76)
7/24 7/25	Purchase	CREDO TECHNOLOGY GROUP HOLDI @ 99.1963 198.39 BROKERAGE 0.02 GOLDMAN SACHS & CO. FACE VALUE 2.00 (ID: G25457-10-5)	2.000	99.205	(198.41)
7/24 7/25	Purchase	CIENA CORP @ 87.289 436.45 BROKERAGE 0.04 BARCLAYS CAPITAL LE FACE VALUE 5.00 (ID: 171779-30-9)	5.000	87.298	(436.49)
7/25 7/28	Purchase	SERVICENOW INC @ 980.1293 1,960.26 BROKERAGE 0.02 RBC CAPITAL MARKETS CORPORATION FACE VALUE 2.00 (ID: 81762P-10-2)	2.000	980.14	(1,960.28)

Trade Date / Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
7/25 7/28	Purchase	NVIDIA CORP @ 173.886 2,086.63 BROKERAGE 0.09 BARCLAYS CAPITAL LE FACE VALUE 12.00 (ID: 67066G-10-4)	12.000	173.893	(2,086.72)
7/25 7/28	Purchase	TAIWAN SEMICONDUCTOR-SP ADR @ 244.74 1,713.18 BROKERAGE 0.05 BARCLAYS CAPITAL LE FACE VALUE 7.00 (ID: 874039-10-0)	7.000	244.747	(1,713.23)
7/25 7/28	Purchase	BROADCOM INC @ 290.7206 2,035.04 BROKERAGE 0.05 UBS SECURITIES LLC FACE VALUE 7.00 (ID: 11135F-10-1)	7.000	290.727	(2,035.09)
Total Settled Securities Purchased					**($21,868.52)**

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IMPORTANT INFORMATION ABOUT YOUR STATEMENT

For your convenience this statement combines information about your J.P. Morgan accounts identified in this package.

Bank deposit accounts, such as checking, savings and bank lending, may be subject to approval. Deposit products and related services are offered by JPMorgan Chase Bank, N.A. Member FDIC.

JPMorgan Chase Bank, N.A. and its affiliates (collectively "JPMCB") offer investment products, which may include bank-managed accounts and custody, as part of its trust and fiduciary services. Other investment products and services, such as brokerage and advisory accounts, are offered through J.P. Morgan Securities LLC ("JPMS"), a member of FINRA and SIPC. JPMCB and JPMS (collectively "J.P. Morgan") are affiliated companies under the common control of JPMorgan Chase & Co. This account summary is provided for your convenience and includes assets that may not be held by JP Morgan Securities, LLC.

Important Information about Pricing, Valuations, Estimated Annual Income and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for your exclusive use.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset. Values for oil, gas and mineral interests are calculated annually as three (3) times the net income received into the account from producing interests during the twelve (12) months preceding the value date. Non-producing interests are reflected at a nominal value. These values do not reflect the fair market value of the interests as they do not consider, including but not limited to, reserves, well depth, drilling activity, location or commodity prices.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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 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 informational purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

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 asset may have been provided to us by third parties who may or 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.

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 may only be indicative.

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.

CERTAIN DEFINED TERMS THAT MAY APPEAR IN YOUR STATEMENT

EAI: Estimated Annual Income. Actual income could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EAI would be overstated.

EY: Estimated Yield. EY reflects only the estimated yield generated by an investment and does not reflect changes in its price, which may fluctuate. Actual yield could be lower or higher than the

estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EY would be overstated.

Unpriced: If we are unable to obtain a current market value from an internal or external 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.

Please see below for additional defined terms related to assets not held at J.P. Morgan.

Offshore Deposits

Deposits of non-U.S. dollar funds will be held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") outside of the United States. Under federal law, deposits that are maintained outside of the United States, including in any JPMCB branch located outside of the United States, are not insured by Federal Deposit Insurance Corporation (FDIC) or any other agency of the U.S. Federal Government; are subject to cross-border risks; and enjoy a lesser preference, as compared to deposits held in the United States, in the event JPMCB should be liquidated, become insolvent or be placed into receivership or be subject to other proceedings for the benefit of creditors. Certain of these Foreign Accounts may be considered reportable to the Financial Crimes Enforcement Network (FinCEN) on Report of Foreign Bank and Financial Accounts (FinCEN Form 114).

JPMCB's London Branch is a participant in the UK Financial Services Compensation Scheme (the "FSCS"), and the following terms apply to the extent any of your cash deposits are held at the London Branch. The terms of the FSCS offer protection in connection with deposits to certain types of claimants in the event that they suffer a financial loss as a direct consequence of the London Branch being unable to meet any of its obligations and, subject to the FSCS rules regarding eligible deposits, you may have a right to claim compensation from the FSCS. Subject to the FSCS rules, the maximum compensation payable by the FSCS in relation to eligible deposits is as set out in the relevant information sheet, which is available online as referenced below. For the purposes of establishing such maximum compensation, all your eligible deposits at the London Branch are aggregated and the total is subject to such maximum compensation. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk. Further information is also available online at http://www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

ASSETS NOT HELD AT J.P. MORGAN

ASSETS NOT HELD AT J.P. MORGAN are certain securities, financial instruments, and other assets that are held outside of J.P. Morgan (the "Assets"), and may include the following categories:

1. ASSET HELD OTHER INST: are assets where J.P. Morgan is fiduciary or custodian for assets held at another financial institution at the request or direction of the client, beneficiary or other interested party.

2. ASSET HELD AT ISSUER: are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds, including, but not limited to, hedge funds, private equity or other alternatives.

3. CLIENT HELD ASSET: are certain physical assets held under the custody and control of a client, beneficiary or other interested party.

4. MEMO POSTED ASSET: are assets held at other institutions or locations external to and without affiliation to J.P. Morgan and for which we have no fiduciary or other custodial responsibility. J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

5. Morgan Priv. Ventures - Initial investment amount(s) in Morgan Private Ventures (MPV) transaction(s): This statement lists your initial investment amount(s) in MPV transaction(s) that closed on or after January 1, 2019. The initial investment amount(s) is not guaranteed for accuracy and is provided for informational purposes only and does not reflect initial investment amount(s) for MPV transaction(s) that closed prior to January 1, 2019. MPV has not and has no duty to, update, monitor or value your investment in, or information presented in this statement with respect to, MPV transaction(s). To the extent that MPV has actual knowledge of a liquidity event with respect to a MPV transaction(s), MPV may, but is not obligated to, update or remove such information from the statement.

6. For annuity contracts and life insurance policies sold by J.P. Morgan representatives, Chase Insurance Agency, Inc. serves as agency of record and J.P.Morgan Securities LLC serves as broker record for variable products. When J.P. Morgan serves as trustee or agent for trustee, the physical annuity contract or physical insurance policy may be held at J.P. Morgan.

Categories 1, 2 and 3 apply only to client assets for which J.P. Morgan acts in a fiduciary or agency capacity pursuant to a trust instrument or other written agreement to provide trust or custodial services for the Assets.

Unless we have otherwise agreed or notified you in writing, the Assets have not been issued, sponsored, advised, managed or otherwise affiliated with J.P. Morgan or any of its affiliates, and no J.P. Morgan affiliate currently acts or has acted as a placement agent for the Assets. J.P. Morgan has not performed and, in the future, will not perform any due diligence in connection with the Assets, including the investment merits or value of the Assets.

The Assets are not covered by the Securities Investor Protection Corporation (SIPC) insurance applicable to securities held in the custody of J.P. Morgan Securities LLC, or by the FDIC Insurance applicable to cash deposit assets held in the custody of JPMorgan Chase Bank, N.A. If you have questions about SIPC or FDIC coverage for the Assets, you should contact the entities where the Assets are held.

Information on Memo Posted Assets is being reflected in your statements at your request, for informational purposes only and as a courtesy. The information reflected in your statements for the Assets will be based solely on information provided by you, or by third parties. J.P. Morgan will not be responsible for the completeness or accuracy of this information.

Information on Memo Posted Assets in your statements reflect, at your request, valuations and other information, such as cost basis, market values, gains/losses and yield/return ("Investment Information"), provided to us by the pricing/information source specified by you. J.P. Morgan's ability to include such information on your statements is contingent upon our receipt of the Investment Information in a timely manner. It is your responsibility to instruct the pricing/information source to provide us with the Investment Information that we require. J.P. Morgan will rely on the accuracy of the Investment Information, and will not verify any Investment Information or the methodology utilized to derive the Investment Information. J.P. Morgan will not be liable for any errors or omissions in compiling or disseminating the Investment Information. J.P. Morgan encourages you to review and maintain the original source documents and statements for the Investment Information, and to contact the third parties that provided those documents should you have any questions about their accuracy.

Ongoing, if J.P. Morgan does not receive documentation from the pricing/information source stating updated Investment Information, J.P. Morgan reserves the right to update the price of the affected Memo Posted Assets to "zero" or "not priced" and may remove those Assets from your statement without additional notice.

J.P. Morgan reserves the right to, in its sole discretion and without notice to you, discontinue including information regarding the Memo Posted Assets in your statements.

If at any time you no longer wish to have the Memo Posted Assets reflected in your statements, please inform your J.P. Morgan Client Service team in writing by letter or email.

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-registered investment adviser, J.P. Morgan will provide a copy of the adviser's Form ADV 2A or brochure upon written request.

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 professional.

What to Do If You Think Your Statement Contains an Error

Please review your statements and promptly report any inaccuracy or discrepancy in writing to the following address:

J.P. Morgan
500 Stanton Christiana Road
NCC1, Floor 1
Newark, DE 19713-2107

Any oral communication should be re-confirmed in writing to further protect your rights, including any rights that you may have under the Securities Investor Protection Act ("SIPA").

In case of errors or questions about electronic fund transfers

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your communication, please:

- Provide your name and account number;

- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- Tell us the dollar amount of the suspected error.

We will investigate your complaint or question and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If the alleged error involves an account which is subject to margin requirements or is otherwise covered by Regulation T of the Federal Reserve Board, we will not provisionally credit the account involved. For more complete details, see the applicable account agreements and appendices that govern your account.

In case of errors or questions about non-electronic transfers

If you believe that your statement is incorrect or if you need information about any non-electronic transaction shown on this statement, please contact us at the above address immediately. If any such error appears, you must notify us in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

JPMS, a member of the Securities Investor Protection Corp ("SIPC"), 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"). You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

Account protection applies when a SIPC member firm fails financially and is unable to meet its obligations to its securities customers, but does not apply to losses from the rise or fall in the market value of investments or to SIPC ineligible assets such as futures, options on futures, foreign exchange transactions, or any investment contracts that are not registered as securities or deposit account balances. For more information about SIPC Coverage, including the SIPC Brochure, visit www.sipc.org (follow the link to How SIPC Protects Investors) or by calling SIPC at (202) 371-8300.

IMPORTANT NOTICE REGARDING CALLABLE SECURITIES

To the extent J.P. Morgan Securities LLC (JPMS LLC) holds on behalf of any introduced customer account securities which, by their terms, may be called or redeemed prior to maturity ("callable securities") and a partial call or redemption involving such securities occurs, the following procedures will be followed: JPMS LLC will generally administer the partial call or redemption via an impartial lottery system by which it will allocate among its introduced customers the securities to be selected as called or redeemed. In the event the call or redemption is deemed to be on terms favorable to the applicable holder as determined by JPMS LLC, JPMS LLC shall not allocate the securities to any account in which it or its associated persons (or the associated persons of its introducing brokers, to the extent those accounts have been identified to JPMS LLC by the introducing broker, generally, "associated persons") have an interest until all other customers' positions in such securities have been satisfied. In the event the call or redemption is deemed to be on terms unfavorable to the applicable holder, as determined by JPMS LLC, the accounts of customers and associated persons will participate in the impartial lottery on equal terms. See https://www.jpmorgan.com/country/US/EN/disclosures/callable_securities
This information supersedes any prior or inconsistent terms relating to callable securities in your account.

Money Market Sweep Fund

Funds that are to be invested in a Money Market Sweep Fund will be held in a single consolidated JPMorgan Chase Bank, N.A. account overnight and invested in the designated Money Market Sweep Fund on the morning of the next business day. In the event of a failure of JPMorgan Chase Bank, N.A. on the day that the balances are swept from the beneficial owner's account to the single consolidated JPMorgan Chase Bank, N.A. account, the balances will be considered deposits by the Federal Deposit Insurance Corporation (FDIC) and will be insured by the FDIC under its applicable insurance rules and limits. However, if JPMorgan Chase Bank, N.A. were to fail on the next business day, when the balances are invested in the Money Market Sweep Fund, the balance will not be considered deposits by the FDIC, and the beneficial owner's swept balances will be treated in one of two ways: (i) if the failed JPMorgan Chase Bank, N.A.'s assets were transferred to an acquiring institution, the swept balances will be available to be returned back into the client's account on the business day following the failure of JPMorgan Chase Bank, N.A.; or (ii) if the failed JPMorgan Chase Bank, N.A. will be dissolved, the client will receive a check or other payment from the FDIC for the value of the client's allotted interest in the Money Market Sweep Fund in accordance with FDIC's normal procedures.

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets.

You must promptly advise your J.P.Morgan team of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan team will consider the information currently in its files to be complete and accurate.

IMPORTANT INFORMATION ABOUT YOUR INVESTMENTS AND POTENTIAL CONFLICTS OF INTEREST APPLICABLE TO YOUR MANAGED INVESTMENT ACCOUNT(S)

Conflicts of interest will arise whenever JPMorgan Chase Bank, N.A. or any of its affiliates (together, "J.P. Morgan") have an actual or perceived economic or other incentive in its management of our clients' portfolios to act in a way that benefits J.P. Morgan. Conflicts will result, for example (to the extent the following activities are permitted in your account): (1) when J.P. Morgan invests in an investment product, such as a mutual fund, structured product, separately managed account or hedge fund issued or managed by JPMorgan Chase Bank, N.A. or an affiliate, such as J.P. Morgan Investment Management Inc.; (2) when a J.P. Morgan entity obtains services, including trade execution and trade clearing, from an affiliate; (3) when J.P. Morgan receives payment as a result of purchasing an investment product for a client's account; or (4) when J.P. Morgan receives payment for providing services (including shareholder servicing, recordkeeping or custody) with respect to investment products purchased for a client's portfolio. Other conflicts will result because of relationships that J.P. Morgan has with other clients or when J.P. Morgan acts for its own account.

Investment strategies are selected from both J.P. Morgan and third-party asset managers and are subject to a review process by our manager research teams. From this pool of strategies, our portfolio construction teams select those strategies we believe fit our asset allocation goals and forward looking views in order to meet the portfolio's investment objective.

As a general matter, we prefer J.P. Morgan managed strategies. We expect the proportion of J.P. Morgan managed strategies will be high (in fact, up to 100 percent) in strategies such as, for example, cash and high-quality fixed income, subject to applicable law and any account-specific considerations.

While our internally managed strategies generally align well with our forward looking views, and we are familiar with the investment processes as well as the risk and compliance philosophy of the firm, it is important to note that J.P. Morgan receives more overall fees when internally managed strategies are included. We offer the option of choosing to exclude J.P. Morgan managed strategies (other than cash and liquidity products) in certain portfolios.

The Six Circles Funds are mutual funds managed by J.P. Morgan and sub-advised by third parties. Although considered internally managed strategies, J.P. Morgan does not retain a fee for fund management or other fund services.

J.P. MORGAN FUNDS OR THIRD PARTY FUNDS

Shares of the funds referenced above are not deposits or obligations of, or guaranteed or endorsed by, any bank and are not insured or guaranteed by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other government agency Return and share price will fluctuate and redemption value may be more or less than original cost. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized. You could lose money by investing mutual fund or a Money Market Fund. With respect to a Money Market Fund that qualifies as a "retail" or "government" money market fund under applicable money market fund regulations, although the Money Market Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. In the case of a Money Market Fund that does not qualify as a "retail" or "government" money market fund, because the share price of the Money Market Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. If a Money Market Fund does not qualify as a "government" money market fund the Money Market Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Money Market Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. A Money Market Fund's sponsor has no legal obligation to provide financial support to the Money Market Fund, and you should not expect that the sponsor will provide financial support to the Money Market Fund at any time.

Additional information about J.P. Morgan Funds fees is available in the J.P. Morgan Funds Disclosure Statement and in prospectuses that you may obtain from JPMorgan Distribution Services, Inc., for the J.P. Morgan Funds by calling (800) 480-4111 (Mutual Funds), (844) 457-6383 (ETFs), or by visiting www.jpmorganfunds.com, and for the Six Circles Funds, by calling (212) 464-2070, or by **visiting www.sixcirclesfunds.com.** Additional information about third party fund fees is available in the Third Party Funds Disclosure Statement. Additional information, and a prospectus for any Registered Fund in your account, may be obtained by contacting your J.P. Morgan team.

IMPORTANT INFORMATION ABOUT MUTUAL FUNDS AND EXCHANGE-TRADED FUNDS REGISTERED UNDER THE INVESTMENT COMPANY ACT OF 1940, AS AMENDED ("REGISTERED FUNDS")

(i) **J.P. Morgan Funds - Management Fees** J.P. Morgan or its affiliates may be sponsors or managers of Registered Funds ("J.P. Morgan Funds") that are purchased for the Client's Portfolio. In such case, J.P. Morgan or its affiliates may receive a fee for managing the J.P. Morgan Funds. As such, J.P. Morgan and its affiliates will receive more total revenue when the Client's Portfolio is invested in J.P. Morgan Funds than when it is invested in third-party funds.

(ii) **J.P. Morgan Funds and Third Party Funds - Other Fees & Expenses** All Registered Funds have various internal fees and other expenses that are paid by managers or issuers of the Registered Funds or by the Registered Fund itself, but that ultimately are borne by the investor. J.P. Morgan may receive administrative, servicing and other fees for providing services to both J.P. Morgan Funds and third-party Registered Funds that are held in the Client's Portfolio. These payments may be made by sponsors of Registered Funds (including affiliates of J.P. Morgan) or by the Registered Funds themselves, and may be based on the value of the Registered Funds in the Client's Portfolio. Registered Funds or their sponsors may have other business relationships with J.P. Morgan outside of its portfolio management role or with the broker-dealer affiliates of J.P. Morgan, which may provide brokerage or other services that pay commissions, fees and other compensation.

(iii) **Six Circles Funds** The Six Circles Funds are Registered Funds specifically designed by J.P. Morgan for use in discretionary accounts as completion funds to align with J.P. Morgan's core portfolio views. A J.P. Morgan affiliate acts as investment advisor to the Six Circles Funds and engages third-party investment managers as sub-advisors to the Funds' investment portfolios. J.P. Morgan may experience certain benefits and efficiencies from investing account assets in the Six Circles Funds instead of unaffiliated investment vehicles; however, J.P. Morgan does not retain investment advisory fees for managing the Six Circles Funds through an agreement to waive any investment advisory fees that exceed the fees owed to the Six Circles Funds' third-party sub-advisors. The Six Circles Funds do not pay fees to J.P. Morgan for any other services to the Six Circles Funds. Services are provided by third-party service providers and are generally paid by the Six Circles Funds or J.P. Morgan. (Note that the market value of assets invested in the Six Circles Funds will be included in calculating the advisory fees paid on the overall Portfolio.)

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold a percentage other than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Distribution Request. This form is available from your J.P. Morgan team. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION REGARDING REQUIRED MINIMUM DISTRIBUTIONS

As you are age 73 or older on or after January 1, 2025, the Internal Revenue Service requires that you take a Required Minimum Distribution (RMD) annually from your Traditional, SEP or SIMPLE IRAs. You may also be required to take an RMD if you received assets in an Inherited IRA.

What you should know

- Traditional, SEP and SIMPLE IRAs
  - Your first RMD(s) must be taken by April 1 of the year following the year in which you turn 73. Otherwise, RMDs must be taken annually by December 31.
  - If you choose to wait until the year after you turn 73 to take your first RMD(s), you will still need to take your annual RMD for that year by December 31. This means you will need to meet two RMD obligations in one year.
  - We are required to notify the IRS that you need to take an RMD for 2025.
- Inherited IRAs
  - If you have an Inherited IRA, IRS RMD rules also apply to you. As a result, you may need to take a distribution annually by December 31.
- **Failure to meet your RMD obligations may result in a 25% excise tax, or 10% if corrected during a two year correction window on the amount not distributed.**
- If you own more than one Traditional, SEP or SIMPLE IRA, we will calculate the RMD separately for each IRA, but you can withdraw the total amount of your RMD obligations for these IRAs from any one or more of these IRAs. However, this approach cannot be used for all types of IRAs. Inherited IRAs as well as other types of tax-qualified retirement accounts follow different rules that require their RMDs to be calculated and taken separately.
- You may have to pay income taxes on your RMD withdrawals.
- While we provide your RMD amount as a courtesy, you are ultimately responsible for determining what your RMD is each year and for withdrawing the full amount by your applicable due date.
- We recommend that you consult with a tax or legal professional, as we cannot provide tax or legal advice.

How RMDs are calculated

- The "RMD amount" shown in the "Retirement Contribution & Distribution Summary" section of your account statement is calculated using the IRS's Life Expectancy Tables, which provide "distribution periods" based on age. The value of your account at the end of the prior year is divided by the applicable distribution period to determine your RMD amount. The RMD amount is also included in your tax information package sent each year by January 31.
- For original IRA owners, the RMD is calculated using the IRS's Uniform Lifetime Table, which provides "distribution periods" based on age. The only exception to this calculation is if your spouse is your sole beneficiary and more than 10 years younger than you; in this case, we can use the IRS's Joint Life and Last Survivor Expectancy Table at your request.
- If you have received assets in an Inherited IRA, the RMD is calculated using the IRS's Single Life Expectancy Table, which provides "distribution periods" based on age. Since Inherited IRA RMD calculation rules can be complex, please consult your tax and legal professionals regarding the amount that may need to be distributed in order to satisfy your RMD, if any.
- Please contact us for details regarding your specific calculation.

Please note:

- This RMD amount does not take into account any:
  - Distributions you have already taken this year;

- Other IRAs you may have;
- Rollovers, transfers or failed conversions that were outstanding at the end of last year; and
- Unpriced positions held in your account.

- If we were not your IRA custodian on the last business day of the prior year, or if your account is new, even though you may be required to take an RMD, we are unable to calculate your RMD without additional information from you.
- If for any reason the RMD amount does not appear on your statement, or if you would like us to recalculate the amount, we will provide you with a calculation of the amount for the calendar year upon your request. We may need additional information in order to perform the calculation.

How to request a distribution

To request a distribution, please contact your J.P. Morgan team.

J.P. Morgan and its affiliates and employees do not provide tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any financial transactions.

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. Where "net investment" per share estimated value for a DPP or REIT security is presented, please note that part of your distribution includes a return of capital. Any distribution that represents a return of capital reduces the estimated per share value shown on your account statement.

IMPORTANT INFORMATION ABOUT AUTOMATIC REINVESTMENT IN YOUR ACCOUNT(S)

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

J.P. Morgan provides you with the ability to enroll in a dividend reinvestment program to reinvest any and all dividend, capital gains and return of capital distributions (collectively for purposes of this section, "Distributions") for securities eligible for participation (for purposes of this section, "DRIP"). By participating in DRIP, all Distributions paid on eligible individual securities you have selected will automatically be reinvested into the shares of the same security. The important terms of DRIP include:

- Eligibility. Most equities, open end mutual funds, closed end funds and ETFs are eligible for participation in DRIP. Exclusions will be identified at the time you are enrolled.

- Voluntary Participation. Participation in DRIP is voluntary and you may modify or discontinue your participation at any time. You may enroll by specifying eligible securities for participation in DRIP; modify your elections; or unenroll from DRIP by contacting your J.P. Morgan team.

- Trade Execution. With the exception of open end mutual funds, reinvestment will occur through either J.P. Morgan, or, for certain eligible securities, the Depository Trust Company (DTC). For non-margin brokerage accounts, reinvestment made through J.P. Morgan or DTC will occur after the pay date of the Distribution, and in the case of J.P. Morgan be done through a series of transactions. Consequently, you should expect to receive these shares at a date later than the pay date for the Distribution. For margin accounts, reinvestment made through J.P. Morgan will occur on the pay date and reinvestment made through DTC after the pay date. There may be a difference in price depending on whether the DRIP trade is made through J.P. Morgan or DTC. DRIP trades made through DTC will post to your account when the shares are made available to J.P. Morgan by DTC and will be reflected on your statement. Irrespective of whether reinvestment is made through DTC or J.P. Morgan or in a non-margin brokerage or margin account, the number of shares you receive will be based on an average weighted price of the security and you must be enrolled in DRIP prior to the record date for the relevant security for reinvestment to be made in that security.

- No Fees. No commissions or fees are charged for DRIP trades.

- Shares Credited. For reinvestments made through J.P. Morgan or DTC, you should expect to receive the number of whole shares that could be purchased by dividing your Distribution by the average weighted price of the security and the remaining Distribution will be deposited in your account in cash. For open end mutual funds, participation in DRIP may give you interests in fractional shares of securities which will be credited to your account. In that case, you will receive dividend payments proportionate to your partial share holdings.

- Confirmation of Transactions. All DRIP trades will be reflected on monthly account statements. You will not receive separate immediate confirmations for DRIP trades. You may request the details of any DRIP trade by contacting J.P. Morgan.Transactions that are not part of DRIP will continue to receive confirmations contemporaneously with the trade.

- No Recommendation. The inclusion of any security in DRIP is not a recommendation by J.P. Morgan to buy, hold or sell such security. Participation in DRIP does not assure profits on your investments and does not protect against loss in declining markets.

- DRIP Changes. DRIP participants will be notified in advance if there are any material changes to DRIP though no notice will be given if there are changes to the eligibility of a particular security.

Please contact your J.P. Morgan Client Service team if you own more than 5% of a publicly traded Regulated Investment Company ("RIC"), or more than 10% of a publicly traded Real Estate Investment Trust ("REIT") in the aggregate at both J.P. Morgan and other financial institutions that hold the same publicly traded RIC or REIT on your behalf, as there may be potential U.S. tax consequences relating to your investment. If you do not contact us, J.P. Morgan will deem you to hold a minority interest of less than 5% or 10% in either the publicly traded RIC or REIT, respectively.

ELLIOTT I FANKUCHEN
PO BOX 555
CHILMARK MA 02535-0555

JPMorgan Chase Bank, N.A.
270 Park Avenue, New York, NY 10017-2014

Investment Management Account

J.P. Morgan Team		
Eileen Lim	Investment Specialist	212/622-9146
Courtney Melvin	Investment Specialist	212/648-0499
Client Service Team		855/259-6773
Online access	**www.jpmorganonline.com**	

Table of Contents Page

Please see disclosures located at the end of this statement package for important information relating to each J.P. Morgan account.

Client News

Update on Do Not Buy instructions for J.P. Morgan fixed income accounts

The following message is only intended for the individuals who hold investment powers over the Account. Expiration dates for Do Not Buy (DNB) instructions are no longer being applied to J.P. Morgan fixed income accounts (the "Account(s)"). If you currently have DNB instructions on the Account(s) and wish to cancel them, please notify
your J.P. Morgan team. Otherwise, there is nothing you need to do and the instructions will remain in place.

Please note, a Do Not Buy instruction may cause the Account(s) to deviate from the mandated investment guidelines we have on file and may result in a higher concentration in a particular security. This could lead to a portfolio that underperforms compared to one without a Do Not Buy Instruction. If a Do Not Buy Instruction is on the Account(s), we will not be responsible for losses resulting from our inability to rebalance the Account(s), reduce security concentration, purchase securities, or reinvest proceeds.

If you would like to verify whether you have any DNB instructions on the Account(s), you can refer to your investment profile, which you received this year, or contact your J.P. Morgan team.

If you have any questions, please contact your J.P. Morgan team.

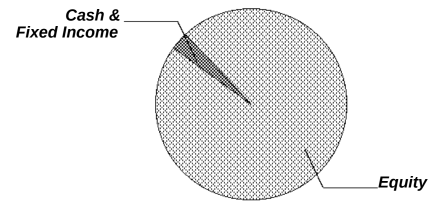
Account Summary

JPM US Technology Leaders

J.P. Morgan Investment Management Inc.

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	599,011.12	657,873.23	58,862.11	1,828.21	99%
Cash & Fixed Income	6,548.41	6,600.76	52.35	275.25	1%
Market Value	**$605,559.53**	**$664,473.99**	**$58,914.46**	**$2,103.46**	**100%**
Accruals	117.23	203.38	86.15		
Market Value with Accruals	**$605,676.76**	**$664,677.37**	**$59,000.61**		

Asset Allocation



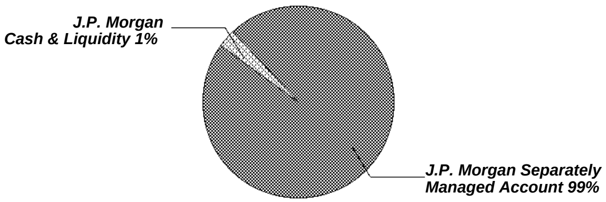
*** J.P. Morgan Separately Managed Accounts** include fixed income, equity, and alternative separately managed accounts managed by J.P. Morgan. **J.P. Morgan Cash & Liquidity Funds** include cash, J.P. Morgan deposit sweeps and J.P. Morgan money market mutual funds. See important information about investment principles and conflicts in the disclosures section.

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	**605,559.53**	**595,025.05**
Withdrawals & Fees		(1,200.53)
Net Contributions/Withdrawals	**$0.00**	**($1,200.53)**
Income & Distributions	204.18	958.81
Change In Investment Value	58,710.28	69,690.66
Ending Market Value	**$664,473.99**	**$664,473.99**
Accruals	203.38	203.38
Market Value with Accruals	**$664,677.37**	**$664,677.37**

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.

For additional details please see "Retirement Contribution and Distribution Summary".

Manager Allocation *



Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2024	Tax Year 2025 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(5,025.00)	0.00
Federal Tax Withheld	(2,475.00)	0.00
State Tax Withheld	0.00	0.00
RMD		40,204.39
Remaining RMD		40,204.39

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	173.99	567.21
Foreign Dividends		127.53
Interest Income	30.19	264.07
Taxable Income	**$204.18**	**$958.81**

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss	(2,755.00)	2,529.87
LT Realized Gain/Loss	(1,903.40)	23,365.07
Realized Gain/Loss	**($4,658.40)**	**$25,894.94**

	To-Date Value
Unrealized Gain/Loss	**$254,161.20**

Account Summary CONTINUED

Cost Summary

	Cost
Equity	403,712.03
Cash & Fixed Income	6,600.76
Total	**$410,312.79**

Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US All Cap Equity	599,011.12	657,873.23	58,862.11	99%

Market Value/Cost	Current Period Value
Market Value	657,873.23
Tax Cost	403,712.03
Unrealized Gain/Loss	254,161.20
Estimated Annual Income	1,828.21
Accrued Dividends	176.67
Yield	0.27%

Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
US All Cap Equity							
ALIBABA GROUP HOLDING-SP ADR 01609W-10-2 TICKER:BABA	113.41	49.000	5,557.09	3,898.23	1,658.86	98.00 97.02	1.76%
ALLEGRO MICROSYSTEMS INC 01749D-10-5 TICKER:ALGM	34.19	119.000	4,068.61	3,136.80	931.81		
ALPHABET INC-CL C 02079K-10-7 TICKER:GOOG	177.39	50.000	8,869.50	4,081.22	4,788.28	40.50	0.46%

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield

US All Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
AMAZON.COM INC 023135-10-6 TICKER:AMZN	219.39	63.000	13,821.57	8,895.30	4,926.27		
APPLOVIN CORP-CLASS A 03831W-10-8 TICKER:APP	350.08	8.000	2,800.64	3,349.99	(549.35)		
ARISTA NETWORKS INC 040413-20-5 TICKER:ANET	102.31	71.000	7,264.01	3,012.99	4,251.02		
ASML HOLDING NV-NY REG SHS N07059-21-0 TICKER:ASML	801.39	3.000	2,404.17	1,123.52	1,280.65	20.83	0.87%
ATLASSIAN CORP-CL A 049468-10-1 TICKER:TEAM	203.09	37.000	7,514.33	7,145.73	368.60		
BOOKING HOLDINGS INC 09857L-10-8 TICKER:BKNG	5,789.24	2.000	11,578.48	4,497.51	7,080.97	73.40	0.63%
BROADCOM INC 11135F-10-1 TICKER:AVGO	275.65	65.000	17,917.25	5,110.83	12,806.42	149.50	0.83%
CADENCE DESIGN SYS INC 127387-10-8 TICKER:CDNS	308.15	18.000	5,546.70	4,975.69	571.01		
CIENA CORP 171779-30-9 TICKER:CIEN	81.33	74.000	6,018.42	5,440.40	578.02		
CIRCLE INTERNET GROUP INC 172573-10-7 TICKER:CRCL	181.29	8.000	1,450.32	1,833.72	(383.40)		
COINBASE GLOBAL INC -CLASS A 19260Q-10-7 TICKER:COIN	350.49	12.000	4,205.88	4,241.17	(35.29)		
CONFLUENT INC-CLASS A 20717M-10-3 TICKER:CFLT	24.93	72.000	1,794.96	1,548.75	246.21		
CREDO TECHNOLOGY GROUP HOLDI G25457-10-5 TICKER:CRDO	92.59	144.000	13,332.96	4,795.83	8,537.13		

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield

US All Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
CROWDSTRIKE HOLDINGS INC - A 22788C-10-5 TICKER:CRWD	509.31	18.000	9,167.58	6,642.04	2,525.54		
DATADOG INC - CLASS A 23804L-10-3 TICKER:DDOG	134.33	37.000	4,970.21	3,240.39	1,729.82		
ELASTIC NV N14506-10-4 TICKER:ESTC	84.33	19.000	1,602.27	1,415.69	186.58		
GITLAB INC-CL A 37637K-10-8 TICKER:GTLB	45.11	48.000	2,165.28	2,622.03	(456.75)		
HUBSPOT INC 443573-10-0 TICKER:HUBS	556.63	21.000	11,689.23	8,507.77	3,181.46		
INTEL CORP 458140-10-0 TICKER:INTC	22.40	308.000	6,899.20	6,515.19	384.01	77.00	1.12%
INTERNATIONAL BUSINESS MACHINES CORPORATION 459200-10-1 TICKER:IBM	294.78	17.000	5,011.26	4,297.10	714.16	113.73	2.27%
INTUIT INC 461202-10-3 TICKER:INTU	787.63	25.000	19,690.75	12,675.92	7,014.83	100.50	0.51%
LAM RESEARCH CORP 512807-30-6 TICKER:LRCX	97.34	138.000	13,432.92	6,423.90	7,009.02	126.96 31.74	0.95%
LEMONADE INC 52567D-10-7 TICKER:LMND	43.81	58.000	2,540.98	2,588.94	(47.96)		
MACOM TECHNOLOGY SOLUTIONS H 55405Y-10-0 TICKER:MTSI	143.29	15.000	2,149.35	1,908.73	240.62		
MERCADOLIBRE INC 58733R-10-2 TICKER:MELI	2,613.63	5.000	13,068.15	7,497.90	5,570.25		
META PLATFORMS INC-CLASS A 30303M-10-2 TICKER:META	738.09	36.000	26,571.24	6,978.88	19,592.36	73.80	0.28%

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield

US All Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
MICRON TECHNOLOGY INC 595112-10-3 TICKER:MU	123.25	46.000	5,669.50	3,583.63	2,085.87	21.16	0.37%
MICROSOFT CORP 594918-10-4 TICKER:MSFT	497.41	29.000	14,424.89	11,096.66	3,328.23	93.96	0.65%
MONDAY.COM LTD M7S64H-10-6 TICKER:MNDY	314.48	17.000	5,346.16	5,160.38	185.78		
MONGODB INC 60937P-10-6 TICKER:MDB	209.99	11.000	2,309.89	2,288.04	21.85		
NETFLIX INC 64110L-10-6 TICKER:NFLX	1,339.13	23.000	30,799.99	5,385.50	25,414.49		
NU HOLDINGS LTD/CAYMAN ISL-A G6683N-10-3 TICKER:NU	13.72	489.000	6,709.08	4,452.02	2,257.06		
NVIDIA CORP 67066G-10-4 TICKER:NVDA	157.99	163.000	25,752.37	14,099.64	11,652.73	6.52 1.57	0.03%
OKTA INC 679295-10-5 TICKER:OKTA	99.97	35.000	3,498.95	3,237.93	261.02		
ORACLE CORP 68389X-10-5 TICKER:ORCL	218.63	95.000	20,769.85	7,222.98	13,546.87	161.50	0.78%
PALO ALTO NETWORKS INC 697435-10-5 TICKER:PANW	204.64	42.000	8,594.88	5,049.34	3,545.54		
PROCORE TECHNOLOGIES INC 74275K-10-8 TICKER:PCOR	68.42	83.000	5,678.86	5,479.85	199.01		
ROBINHOOD MARKETS INC - A 770700-10-2 TICKER:HOOD	93.63	343.000	32,115.09	9,902.19	22,212.90		
SBA COMMUNICATIONS CORP 78410G-10-4 TICKER:SBAC	234.84	31.000	7,280.04	6,971.47	308.57	129.58	1.78%

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield

US All Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
SEA LTD-ADR 81141R-10-0 TICKER:SE	159.94	94.000	15,034.36	9,656.31	5,378.05		
SERVICENOW INC 81762P-10-2 TICKER:NOW	1,028.08	23.000	23,645.84	15,835.29	7,810.55		
SERVICETITAN INC-A 81764X-10-3 TICKER:TTAN	107.18	27.000	2,893.86	3,098.90	(205.04)		
SHOPIFY INC - CLASS A 82509L-10-7 TICKER:SHOP	115.35	140.000	16,149.00	7,209.22	8,939.78		
SNOWFLAKE INC-CLASS A 833445-10-9 TICKER:SNOW	223.77	129.000	28,866.33	22,040.82	6,825.51		
SPOTIFY TECHNOLOGY SA L8681T-10-2 TICKER:SPOT	767.34	22.000	16,881.48	10,828.50	6,052.98		
SYNOPSYS INC 871607-10-7 TICKER:SNPS	512.68	16.000	8,202.88	3,740.49	4,462.39		
TAIWAN SEMICONDUCTOR-SP ADR 874039-10-0 TICKER:TSM	226.49	78.000	17,666.22	9,251.58	8,414.64	207.71 46.34	1.18%
TAKE-TWO INTERACTIVE SOFTWRE 874054-10-9 TICKER:TTWO	242.85	109.000	26,470.65	19,378.22	7,092.43		
TEMPUS AI INC 88023B-10-3 TICKER:TEM	63.54	129.000	8,196.66	7,059.90	1,136.76		
TESLA INC 88160R-10-1 TICKER:TSLA	317.66	60.000	19,059.60	14,361.47	4,698.13		
TEXAS INSTRUMENTS INC 882508-10-4 TICKER:TXN	207.62	62.000	12,872.44	11,093.44	1,779.00	333.56	2.59%
TRADE DESK INC/THE -CLASS A 88339J-10-5 TICKER:TTD	71.99	119.000	8,566.81	7,300.24	1,266.57		

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
US All Cap Equity							
TWILIO INC - A 90138F-10-2 TICKER:TWLO	124.36	104.000	12,933.44	11,555.17	1,378.27		
UBER TECHNOLOGIES INC 90353T-10-0 TICKER:UBER	93.30	123.000	11,475.90	4,844.85	6,631.05		
VEEVA SYSTEMS INC-CLASS A 922475-10-8 TICKER:VEEV	287.98	43.000	12,383.14	8,976.05	3,407.09		
VICOR CORP 925815-10-2 TICKER:VICR	45.36	103.000	4,672.08	5,503.63	(831.55)		
WARBY PARKER INC-CLASS A 93403J-10-6 TICKER:WRBY	21.93	90.000	1,973.70	1,828.00	145.70		
ZOOM COMMUNICATIONS INC 98980L-10-1 TICKER:ZM	77.98	101.000	7,875.98	7,818.16	57.82		
Total US All Cap Equity			**$657,873.23**	**$403,712.03**	**$254,161.20**	**$1,828.21** **$176.67**	**0.28%**

Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	6,548.41	6,600.76	52.35	1%

Market Value/Cost	Current Period Value
Market Value	6,600.76
Tax Cost	6,600.76
Estimated Annual Income	275.25
Accrued Interest	26.71
Yield	4.25%

SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Cash & Fixed Income
0-6 months[1]	6,600.76	100%

SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Cash & Fixed Income
Cash	6,600.76	100%

[1] The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

Note: [1] This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Income / Accrued Interest	Yield
Cash							
US DOLLAR JPM DEPOSIT SWEEP	1.00	6,600.76	6,600.76	6,600.76		275.25 26.71	4.25% [1]

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	**6,548.41**	**--**
INFLOWS		
Income	204.18	958.81
Total Inflows	**$204.18**	**$958.81**
OUTFLOWS **		
Withdrawals		(2.88)
Fees & Commissions		(1,171.72)
Tax Payments		(25.93)
Total Outflows	**$0.00**	**($1,200.53)**
TRADE ACTIVITY		
Settled Sales/Maturities/Redemptions	24,193.87	216,757.15
Settled Securities Purchased	(24,345.70)	(228,883.49)
Total Trade Activity	**($151.83)**	**($12,126.34)**
Ending Cash Balance	**$6,600.76**	**--**

* Year to date information is calculated on a calendar year basis.
** Your account's standing instructions: use high cost method when selling assets from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type / Selection Method	Description	Quantity / Cost	Per Unit Amount	Amount
Income					
6/2	Interest Income	DEPOSIT SWEEP INTEREST FOR 05/01/25 - 05/31/25 @ 4.22% RATE ON AVG COLLECTED BALANCE OF $8,430.00 AS OF 06/01/25			30.19
6/10	Div Domest	INTERNATIONAL BUSINESS MACHINES CORPORATION @ 1.68 PER SHARE (ID: 459200-10-1)	17.000	1.68	28.56
6/12	Div Domest	MICROSOFT CORP @ 0.83 PER SHARE (ID: 594918-10-4)	29.000	0.83	24.07
6/16	Div Domest	ALPHABET INC-CL C @ 0.21 PER SHARE (ID: 02079K-10-7)	50.000	0.21	10.50
6/17	Div Domest	SBA COMMUNICATIONS CORP @ 1.11 PER SHARE (ID: 78410G-10-4)	31.000	1.11	34.41
6/26	Div Domest	META PLATFORMS INC-CLASS A @ 0.525 PER SHARE (ID: 30303M-10-2)	36.000	0.525	18.90
6/30	Div Domest	BOOKING HOLDINGS INC @ 9.60 PER SHARE (ID: 09857L-10-8)	2.000	9.60	19.20
6/30	Div Domest	BROADCOM INC @ 0.59 PER SHARE (ID: 11135F-10-1)	65.000	0.59	38.35
Total Income					**$204.18**

TRADE ACTIVITY

Note: **L** indicates Long Term Realized Gain/Loss **S** indicates Short Term Realized Gain/Loss

Trade Date Settle Date	Type Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
6/3 6/4	Sale High Cost	ELASTIC NV @ 82.7363 579.15 BROKERAGE 0.05 WELLS FARGO SECURITIES, LLC FACE VALUE 7.00 (ID: N14506-10-4)	(7.000)	82.729	579.10	(568.94)	10.16 L
6/3 6/4	Sale High Cost	DATADOG INC - CLASS A @ 117.7934 706.76 BROKERAGE 0.05 WELLS FARGO SECURITIES, LLC FACE VALUE 6.00 (ID: 23804L-10-3)	(6.000)	117.785	706.71	(768.89)	8.71 L (70.89) S
6/3 6/4	Sale High Cost	MONGODB INC @ 192.8535 771.41 BROKERAGE 0.03 WELLS FARGO SECURITIES, LLC FACE VALUE 4.00 (ID: 60937P-10-6)	(4.000)	192.845	771.38	(904.28)	(71.48) L (61.42) S
6/3 6/4	Sale High Cost	GITLAB INC-CL A @ 46.3011 1,111.23 BROKERAGE 0.42 UBS SECURITIES LLC FACE VALUE 24.00 (ID: 37637K-10-8)	(24.000)	46.284	1,110.81	(1,735.13)	(624.32) L
6/3 6/4	Sale High Cost	GITLAB INC-CL A @ 45.2381 90.48 BROKERAGE 0.01 S G COWEN & CO FACE VALUE 2.00 (ID: 37637K-10-8)	(2.000)	45.235	90.47	(140.99)	(50.52) L
6/3 6/4	Sale High Cost	ATLASSIAN CORP-CL A @ 207.8727 2,078.73 BROKERAGE 0.08 WELLS FARGO SECURITIES, LLC FACE VALUE 10.00 (ID: 049468-10-1)	(10.000)	207.865	2,078.65	(2,690.17)	(332.72) L (278.80) S
6/3 6/4	Sale High Cost	ATLASSIAN CORP-CL A @ 208.955 208.96 BROKERAGE 0.01 LIQUIDNET INC FACE VALUE 1.00 (ID: 049468-10-1)	(1.000)	208.95	208.95	(257.06)	(48.11) L
6/3 6/4	Sale High Cost	CONFLUENT INC-CLASS A @ 23.4102 93.64 BROKERAGE 0.03 ABEL NOSER LLC FACE VALUE 4.00 (ID: 20717M-10-3)	(4.000)	23.403	93.61	(105.43)	(11.82) L
6/3 6/4	Sale High Cost	CONFLUENT INC-CLASS A @ 23.322 513.08 BROKERAGE 0.17 ABEL NOSER LLC FACE VALUE 22.00 (ID: 20717M-10-3)	(22.000)	23.314	512.91	(575.12)	(62.21) L

Trade Date / Settle Date	Type / Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
6/4 6/5	Sale High Cost	CONFLUENT INC-CLASS A @ 23.7032 23.70 BROKERAGE 0.01 S G COWEN & CO FACE VALUE 1.00 (ID: 20717M-10-3)	(1.000)	23.69	23.69	(24.70)	(1.01) L
6/6 6/9	Sale High Cost	INTEL CORP @ 20.2022 2,969.72 BROKERAGE 1.10 BARCLAYS CAPITAL LE FACE VALUE 147.00 (ID: 458140-10-0)	(147.000)	20.195	2,968.62	(3,718.40)	(749.78) S
6/6 6/9	Sale High Cost	INTEL CORP @ 20.2807 81.12 BROKERAGE 0.02 LUMINEX TRADING AND ANALYTICS LLC FACE VALUE 4.00 (ID: 458140-10-0)	(4.000)	20.275	81.10	(97.79)	(16.69) S
6/6 6/9	Sale High Cost	ZOOM COMMUNICATIONS INC @ 80.4118 1,125.77 BROKERAGE 0.11 CITIGROUP GLOBAL MARKETS, INC FACE VALUE 14.00 (ID: 98980L-10-1)	(14.000)	80.404	1,125.66	(1,255.96)	(130.30) S
6/9 6/10	Sale High Cost	ZOOM COMMUNICATIONS INC @ 80.473 80.47 BROKERAGE 0.01 CITIGROUP GLOBAL MARKETS, INC FACE VALUE 1.00 (ID: 98980L-10-1)	(1.000)	80.46	80.46	(88.63)	(8.17) S
6/11 6/12	Sale High Cost	INTEL CORP @ 20.795 2,994.48 BROKERAGE 1.08 GOLDMAN SACHS & CO. FACE VALUE 144.00 (ID: 458140-10-0)	(144.000)	20.788	2,993.40	(3,442.30)	(448.90) S
6/11 6/12	Sale High Cost	ATLASSIAN CORP-CL A @ 206.968 1,241.81 BROKERAGE 0.04 JEFFERIES & COMPANY FACE VALUE 6.00 (ID: 049468-10-1)	(6.000)	206.962	1,241.77	(1,522.15)	(97.64) L (182.74) S
6/11 6/12	Sale High Cost	DATADOG INC - CLASS A @ 119.6654 1,076.99 BROKERAGE 0.07 JEFFERIES & COMPANY FACE VALUE 9.00 (ID: 23804L-10-3)	(9.000)	119.658	1,076.92	(973.42)	103.50 L
6/11 6/12	Sale High Cost	GITLAB INC-CL A @ 43.5162 2,610.97 BROKERAGE 1.05 MERRILL LYNCH PIERCE FENNER & SMIT FACE VALUE 60.00 (ID: 37637K-10-8)	(60.000)	43.499	2,609.92	(4,129.25)	(1,119.61) L (399.72) S

Trade Date / Settle Date	Type / Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
6/23 6/24	Sale High Cost	AMAZON.COM INC @ 208.8568 1,462.00 BROKERAGE 0.05 ABEL NOSER LLC FACE VALUE 7.00 (ID: 023135-10-6)	(7.000)	208.85	1,461.95	(1,125.74)	336.21 L
6/24 6/25	Sale High Cost	NU HOLDINGS LTD/CAYMAN ISL-A @ 12.9433 647.17 BROKERAGE 0.37 JEFFERIES & COMPANY FACE VALUE 50.00 (ID: G6683N-10-3)	(50.000)	12.936	646.80	(555.42)	57.46 L 33.92 S
6/24 6/25	Sale High Cost	INTEL CORP @ 21.8719 656.16 BROKERAGE 0.22 JEFFERIES & COMPANY FACE VALUE 30.00 (ID: 458140-10-0)	(30.000)	21.865	655.94	(704.80)	(48.86) S
6/24 6/25	Sale High Cost	ZOOM COMMUNICATIONS INC @ 76.9853 615.88 BROKERAGE 0.14 RBC CAPITAL MARKETS CORPORATION FACE VALUE 8.00 (ID: 98980L-10-1)	(8.000)	76.968	615.74	(700.74)	(85.00) S
6/25 6/26	Sale High Cost	ZOOM COMMUNICATIONS INC @ 76.6408 1,226.25 BROKERAGE 0.28 RBC CAPITAL MARKETS CORPORATION FACE VALUE 16.00 (ID: 98980L-10-1)	(16.000)	76.623	1,225.97	(1,395.70)	(169.73) S
6/26 6/27	Sale High Cost	ZOOM COMMUNICATIONS INC @ 77.0895 1,079.25 BROKERAGE 0.25 RBC CAPITAL MARKETS CORPORATION FACE VALUE 14.00 (ID: 98980L-10-1)	(14.000)	77.071	1,079.00	(1,200.83)	(121.83) S
6/26 6/27	Sale High Cost	ZOOM COMMUNICATIONS INC @ 77.19 154.38 BROKERAGE 0.04 RBC CAPITAL MARKETS CORPORATION FACE VALUE 2.00 (ID: 98980L-10-1)	(2.000)	77.17	154.34	(170.43)	(16.09) S
Total Settled Sales/Maturities/Redemptions					**$24,193.87**	**($28,852.27)**	**($1,903.40) L** **($2,755.00) S**

Trade Date / Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
6/3 6/4	Purchase	CREDO TECHNOLOGY GROUP HOLDI @ 76.5383 1,301.15 BROKERAGE 0.13 ABEL NOSER LLC FACE VALUE 17.00 (ID: G25457-10-5)	17.000	76.546	(1,301.28)
6/5 6/6	Purchase	TAKE-TWO INTERACTIVE SOFTWRE @ 231.2907 693.87 BROKERAGE 0.05 CITIGROUP GLOBAL MARKETS, INC FACE VALUE 3.00 (ID: 874054-10-9)	3.000	231.307	(693.92)
6/5 6/6	Purchase	SPOTIFY TECHNOLOGY SA @ 710.8649 1,421.73 BROKERAGE 0.02 MERRILL LYNCH PIERCE FENNER & SMIT FACE VALUE 2.00 (ID: L8681T-10-2)	2.000	710.875	(1,421.75)
6/5 6/6	Purchase	NVIDIA CORP @ 141.4562 565.82 BROKERAGE 0.03 S G COWEN & CO FACE VALUE 4.00 (ID: 67066G-10-4)	4.000	141.463	(565.85)
6/5 6/6	Purchase	TESLA INC @ 313.3509 1,253.40 BROKERAGE 0.03 S G COWEN & CO FACE VALUE 4.00 (ID: 88160R-10-1)	4.000	313.358	(1,253.43)
6/6 6/9	Purchase	ROBINHOOD MARKETS INC - A @ 77.3213 695.89 BROKERAGE 0.07 ABEL NOSER LLC FACE VALUE 9.00 (ID: 770700-10-2)	9.000	77.329	(695.96)
6/6 6/9	Purchase	APPLOVIN CORP-CLASS A @ 418.7416 3,349.93 BROKERAGE 0.06 ABEL NOSER LLC FACE VALUE 8.00 (ID: 03831W-10-8)	8.000	418.749	(3,349.99)
6/6 6/9	Purchase	TESLA INC @ 302.1659 604.33 BROKERAGE 0.02 JEFFERIES & COMPANY FACE VALUE 2.00 (ID: 88160R-10-1)	2.000	302.175	(604.35)
6/11 6/12	Purchase	BROADCOM INC @ 252.5463 2,020.37 BROKERAGE 0.06 GOLDMAN SACHS & CO. FACE VALUE 8.00 (ID: 11135F-10-1)	8.000	252.554	(2,020.43)
6/11 6/12	Purchase	ROBINHOOD MARKETS INC - A @ 74.4681 670.21 BROKERAGE 0.07 GOLDMAN SACHS & CO. FACE VALUE 9.00 (ID: 770700-10-2)	9.000	74.476	(670.28)

Trade Date / Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
6/11 6/12	Purchase	CREDO TECHNOLOGY GROUP HOLDI @ 71.6402 716.40 BROKERAGE 0.08 WELLS FARGO SECURITIES, LLC FACE VALUE 10.00 (ID: G25457-10-5)	10.000	71.648	(716.48)
6/11 6/12	Purchase	SERVICETITAN INC-A @ 103.0842 412.34 BROKERAGE 0.03 JEFFERIES & COMPANY FACE VALUE 4.00 (ID: 81764X-10-3)	4.000	103.093	(412.37)
6/11 6/12	Purchase	SERVICETITAN INC-A @ 102.8497 822.80 BROKERAGE 0.06 JEFFERIES & COMPANY FACE VALUE 8.00 (ID: 81764X-10-3)	8.000	102.858	(822.86)
6/16 6/17	Purchase	NVIDIA CORP @ 143.8126 862.88 BROKERAGE 0.05 RBC CAPITAL MARKETS CORPORATION FACE VALUE 6.00 (ID: 67066G-10-4)	6.000	143.822	(862.93)
6/16 6/17	Purchase	ROBINHOOD MARKETS INC - A @ 74.9914 824.91 BROKERAGE 0.08 RBC CAPITAL MARKETS CORPORATION FACE VALUE 11.00 (ID: 770700-10-2)	11.000	74.999	(824.99)
6/16 6/17	Purchase	TEMPUS AI INC @ 73.9098 739.10 BROKERAGE 0.08 RBC CAPITAL MARKETS CORPORATION FACE VALUE 10.00 (ID: 88023B-10-3)	10.000	73.918	(739.18)
6/16 6/17	Purchase	TESLA INC @ 328.6825 1,314.73 BROKERAGE 0.03 RBC CAPITAL MARKETS CORPORATION FACE VALUE 4.00 (ID: 88160R-10-1)	4.000	328.69	(1,314.76)
6/24 6/25	Purchase	COINBASE GLOBAL INC -CLASS A @ 333.0853 1,332.34 BROKERAGE 0.03 UBS SECURITIES LLC FACE VALUE 4.00 (ID: 19260Q-10-7)	4.000	333.093	(1,332.37)
6/24 6/25	Purchase	CIRCLE INTERNET GROUP INC @ 229.2074 1,833.66 BROKERAGE 0.06 FIDELITY CAPITAL MARKETS FACE VALUE 8.00 (ID: 172573-10-7)	8.000	229.215	(1,833.72)

Trade Date / Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
6/24 6/25	Purchase	COINBASE GLOBAL INC -CLASS A @ 347.8508 1,391.40 BROKERAGE 0.03 FIDELITY CAPITAL MARKETS FACE VALUE 4.00 (ID: 19260Q-10-7)	4.000	347.858	(1,391.43)
6/26 6/27	Purchase	COINBASE GLOBAL INC -CLASS A @ 379.3347 1,517.34 BROKERAGE 0.03 FIDELITY CAPITAL MARKETS FACE VALUE 4.00 (ID: 19260Q-10-7)	4.000	379.343	(1,517.37)
Total Settled Securities Purchased					**($24,345.70)**

IMPORTANT INFORMATION ABOUT YOUR STATEMENT

For your convenience this statement combines information about your J.P. Morgan accounts identified in this package.

Bank deposit accounts, such as checking, savings and bank lending, may be subject to approval. Deposit products and related services are offered by JPMorgan Chase Bank, N.A. Member FDIC.

JPMorgan Chase Bank, N.A. and its affiliates (collectively "JPMCB") offer investment products, which may include bank-managed accounts and custody, as part of its trust and fiduciary services. Other investment products and services, such as brokerage and advisory accounts, are offered through J.P. Morgan Securities LLC ("JPMS"), a member of FINRA and SIPC. JPMCB and JPMS (collectively "J.P. Morgan") are affiliated companies under the common control of JPMorgan Chase & Co. This account summary is provided for your convenience and includes assets that may not be held by JP Morgan Securities, LLC.

Important Information about Pricing, Valuations, Estimated Annual Income and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for your exclusive use.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset. Values for oil, gas and mineral interests are calculated annually as three (3) times the net income received into the account from producing interests during the twelve (12) months preceding the value date. Non-producing interests are reflected at a nominal value. These values do not reflect the fair market value of the interests as they do not consider, including but not limited to, reserves, well depth, drilling activity, location or commodity prices.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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 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 informational purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

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 asset may have been provided to us by third parties who may or 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.

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 may only be indicative.

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.

CERTAIN DEFINED TERMS THAT MAY APPEAR IN YOUR STATEMENT

EAI: Estimated Annual Income. Actual income could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EAI would be overstated.

EY: Estimated Yield. EY reflects only the estimated yield generated by an investment and does not reflect changes in its price, which may fluctuate. Actual yield could be lower or higher than the

estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EY would be overstated.

Unpriced: If we are unable to obtain a current market value from an internal or external 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.

Please see below for additional defined terms related to assets not held at J.P. Morgan.

Offshore Deposits

Deposits of non-U.S. dollar funds will be held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") outside of the United States. Under federal law, deposits that are maintained outside of the United States, including in any JPMCB branch located outside of the United States, are not insured by Federal Deposit Insurance Corporation (FDIC) or any other agency of the U.S. Federal Government; are subject to cross-border risks; and enjoy a lesser preference, as compared to deposits held in the United States, in the event JPMCB should be liquidated, become insolvent or be placed into receivership or be subject to other proceedings for the benefit of creditors. Certain of these Foreign Accounts may be considered reportable to the Financial Crimes Enforcement Network (FinCEN) on Report of Foreign Bank and Financial Accounts (FinCEN Form 114).

JPMCB's London Branch is a participant in the UK Financial Services Compensation Scheme (the "FSCS"), and the following terms apply to the extent any of your cash deposits are held at the London Branch. The terms of the FSCS offer protection in connection with deposits to certain types of claimants in the event that they suffer a financial loss as a direct consequence of the London Branch being unable to meet any of its obligations and, subject to the FSCS rules regarding eligible deposits, you may have a right to claim compensation from the FSCS. Subject to the FSCS rules, the maximum compensation payable by the FSCS in relation to eligible deposits is as set out in the relevant information sheet, which is available online as referenced below. For the purposes of establishing such maximum compensation, all your eligible deposits at the London Branch are aggregated and the total is subject to such maximum compensation. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk. Further information is also available online at http://www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

ASSETS NOT HELD AT J.P. MORGAN

ASSETS NOT HELD AT J.P. MORGAN are certain securities, financial instruments, and other assets that are held outside of J.P. Morgan (the "Assets"), and may include the following categories:

1. ASSET HELD OTHER INST: are assets where J.P. Morgan is fiduciary or custodian for assets held at another financial institution at the request or direction of the client, beneficiary or other interested party.

2. ASSET HELD AT ISSUER: are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds, including, but not limited to, hedge funds, private equity or other alternatives.

3. CLIENT HELD ASSET: are certain physical assets held under the custody and control of a client, beneficiary or other interested party.

4. MEMO POSTED ASSET: are assets held at other institutions or locations external to and without affiliation to J.P. Morgan and for which we have no fiduciary or other custodial responsibility. J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

5. Morgan Priv. Ventures - Initial investment amount(s) in Morgan Private Ventures (MPV) transaction(s): This statement lists your initial investment amount(s) in MPV transaction(s) that closed on or after January 1, 2019. The initial investment amount(s) is not guaranteed for accuracy and is provided for informational purposes only and does not reflect initial investment amount(s) for MPV transaction(s) that closed prior to January 1, 2019. MPV has not and has no duty to, update, monitor or value your investment in, or information presented in this statement with respect to, MPV transaction(s). To the extent that MPV has actual knowledge of a liquidity event with respect to a MPV transaction(s), MPV may, but is not obligated to, update or remove such information from the statement.

6. For annuity contracts and life insurance policies sold by J.P. Morgan representatives, Chase Insurance Agency, Inc. serves as agency of record and J.P.Morgan Securities LLC serves as broker record for variable products. When J.P. Morgan serves as trustee or agent for trustee, the physical annuity contract or physical insurance policy may be held at J.P. Morgan.

Categories 1, 2 and 3 apply only to client assets for which J.P. Morgan acts in a fiduciary or agency capacity pursuant to a trust instrument or other written agreement to provide trust or custodial services for the Assets.

Unless we have otherwise agreed or notified you in writing, the Assets have not been issued, sponsored, advised, managed or otherwise affiliated with J.P. Morgan or any of its affiliates, and no J.P. Morgan affiliate currently acts or has acted as a placement agent for the Assets. J.P. Morgan has not performed and, in the future, will not perform any due diligence in connection with the Assets, including the investment merits or value of the Assets.

The Assets are not covered by the Securities Investor Protection Corporation (SIPC) insurance applicable to securities held in the custody of J.P. Morgan Securities LLC, or by the FDIC Insurance applicable to cash deposit assets held in the custody of JPMorgan Chase Bank, N.A. If you have questions about SIPC or FDIC coverage for the Assets, you should contact the entities where the Assets are held.

Information on Memo Posted Assets is being reflected in your statements at your request, for informational purposes only and as a courtesy. The information reflected in your statements for the Assets will be based solely on information provided by you, or by third parties. J.P. Morgan will not be responsible for the completeness or accuracy of this information.

Information on Memo Posted Assets in your statements reflect, at your request, valuations and other information, such as cost basis, market values, gains/losses and yield/return ("Investment Information"), provided to us by the pricing/information source specified by you. J.P. Morgan's ability to include such information on your statements is contingent upon our receipt of the Investment Information in a timely manner. It is your responsibility to instruct the pricing/information source to provide us with the Investment Information that we require. J.P. Morgan will rely on the accuracy of the Investment Information, and will not verify any Investment Information or the methodology utilized to derive the Investment Information. J.P. Morgan will not be liable for any errors or omissions in compiling or disseminating the Investment Information. J.P. Morgan encourages you to review and maintain the original source documents and statements for the Investment Information, and to contact the third parties that provided those documents should you have any questions about their accuracy.

Ongoing, if J.P. Morgan does not receive documentation from the pricing/information source stating updated Investment Information, J.P. Morgan reserves the right to update the price of the affected Memo Posted Assets to "zero" or "not priced" and may remove those Assets from your statement without additional notice.

J.P. Morgan reserves the right to, in its sole discretion and without notice to you, discontinue including information regarding the Memo Posted Assets in your statements.

If at any time you no longer wish to have the Memo Posted Assets reflected in your statements, please inform your J.P. Morgan Client Service team in writing by letter or email.

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-registered investment adviser, J.P. Morgan will provide a copy of the adviser's Form ADV 2A or brochure upon written request.

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 professional.

What to Do If You Think Your Statement Contains an Error

Please review your statements and promptly report any inaccuracy or discrepancy in writing to the following address:

J.P. Morgan
500 Stanton Christiana Road
NCC1, Floor 1
Newark, DE 19713-2107

Any oral communication should be re-confirmed in writing to further protect your rights, including any rights that you may have under the Securities Investor Protection Act ("SIPA").

In case of errors or questions about electronic fund transfers

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your communication, please:

- Provide your name and account number;

- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- Tell us the dollar amount of the suspected error.

We will investigate your complaint or question and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If the alleged error involves an account which is subject to margin requirements or is otherwise covered by Regulation T of the Federal Reserve Board, we will not provisionally credit the account involved. For more complete details, see the applicable account agreements and appendices that govern your account.

In case of errors or questions about non-electronic transfers

If you believe that your statement is incorrect or if you need information about any non-electronic transaction shown on this statement, please contact us at the above address immediately. If any such error appears, you must notify us in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

JPMS, a member of the Securities Investor Protection Corp ("SIPC"), 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"). You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

Account protection applies when a SIPC member firm fails financially and is unable to meet its obligations to its securities customers, but does not apply to losses from the rise or fall in the market value of investments or to SIPC ineligible assets such as futures, options on futures, foreign exchange transactions, or any investment contracts that are not registered as securities or deposit account balances. For more information about SIPC Coverage, including the SIPC Brochure, visit www.sipc.org (follow the link to How SIPC Protects Investors) or by calling SIPC at (202) 371-8300.

IMPORTANT NOTICE REGARDING CALLABLE SECURITIES

To the extent J.P. Morgan Securities LLC (JPMS LLC) holds on behalf of any introduced customer account securities which, by their terms, may be called or redeemed prior to maturity ("callable securities") and a partial call or redemption involving such securities occurs, the following procedures will be followed: JPMS LLC will generally administer the partial call or redemption via an impartial lottery system by which it will allocate among its introduced customers the securities to be selected as called or redeemed. In the event the call or redemption is deemed to be on terms favorable to the applicable holder as determined by JPMS LLC, JPMS LLC shall not allocate the securities to any account in which it or its associated persons (or the associated persons of its introducing brokers, to the extent those accounts have been identified to JPMS LLC by the introducing broker, generally, "associated persons") have an interest until all other customers' positions in such securities have been satisfied. In the event the call or redemption is deemed to be on terms unfavorable to the applicable holder, as determined by JPMS LLC, the accounts of customers and associated persons will participate in the impartial lottery on equal terms. See https://www.jpmorgan.com/country/US/EN/disclosures/callable_securities
This information supersedes any prior or inconsistent terms relating to callable securities in your account.

Money Market Sweep Fund

Funds that are to be invested in a Money Market Sweep Fund will be held in a single consolidated JPMorgan Chase Bank, N.A. account overnight and invested in the designated Money Market Sweep Fund on the morning of the next business day. In the event of a failure of JPMorgan Chase Bank, N.A. on the day that the balances are swept from the beneficial owner's account to the single consolidated JPMorgan Chase Bank, N.A. account, the balances will be considered deposits by the Federal Deposit Insurance Corporation (FDIC) and will be insured by the FDIC under its applicable insurance rules and limits. However, if JPMorgan Chase Bank, N.A. were to fail on the next business day, when the balances are invested in the Money Market Sweep Fund, the balance will not be considered deposits by the FDIC, and the beneficial owner's swept balances will be treated in one of two ways: (i) if the failed JPMorgan Chase Bank, N.A.'s assets were transferred to an acquiring institution, the swept balances will be available to be returned back into the client's account on the business day following the failure of JPMorgan Chase Bank, N.A.; or (ii) if the failed JPMorgan Chase Bank, N.A. will be dissolved, the client will receive a check or other payment from the FDIC for the value of the client's allotted interest in the Money Market Sweep Fund in accordance with FDIC's normal procedures.

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets.

You must promptly advise your J.P.Morgan team of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan team will consider the information currently in its files to be complete and accurate.

IMPORTANT INFORMATION ABOUT YOUR INVESTMENTS AND POTENTIAL CONFLICTS OF INTEREST APPLICABLE TO YOUR MANAGED INVESTMENT ACCOUNT(S)

Conflicts of interest will arise whenever JPMorgan Chase Bank, N.A. or any of its affiliates (together, "J.P. Morgan") have an actual or perceived economic or other incentive in its management of our clients' portfolios to act in a way that benefits J.P. Morgan. Conflicts will result, for example (to the extent the following activities are permitted in your account): (1) when J.P. Morgan invests in an investment product, such as a mutual fund, structured product, separately managed account or hedge fund issued or managed by JPMorgan Chase Bank, N.A. or an affiliate, such as J.P. Morgan Investment Management Inc.; (2) when a J.P. Morgan entity obtains services, including trade execution and trade clearing, from an affiliate; (3) when J.P. Morgan receives payment as a result of purchasing an investment product for a client's account; or (4) when J.P. Morgan receives payment for providing services (including shareholder servicing, recordkeeping or custody) with respect to investment products purchased for a client's portfolio. Other conflicts will result because of relationships that J.P. Morgan has with other clients or when J.P. Morgan acts for its own account.

Investment strategies are selected from both J.P. Morgan and third-party asset managers and are subject to a review process by our manager research teams. From this pool of strategies, our portfolio construction teams select those strategies we believe fit our asset allocation goals and forward looking views in order to meet the portfolio's investment objective.

As a general matter, we prefer J.P. Morgan managed strategies. We expect the proportion of J.P. Morgan managed strategies will be high (in fact, up to 100 percent) in strategies such as, for example, cash and high-quality fixed income, subject to applicable law and any account-specific considerations.

While our internally managed strategies generally align well with our forward looking views, and we are familiar with the investment processes as well as the risk and compliance philosophy of the firm, it is important to note that J.P. Morgan receives more overall fees when internally managed strategies are included. We offer the option of choosing to exclude J.P. Morgan managed strategies (other than cash and liquidity products) in certain portfolios.

The Six Circles Funds are mutual funds managed by J.P. Morgan and sub-advised by third parties. Although considered internally managed strategies, J.P. Morgan does not retain a fee for fund management or other fund services.

J.P. MORGAN FUNDS OR THIRD PARTY FUNDS

Shares of the funds referenced above are not deposits or obligations of, or guaranteed or endorsed by, any bank and are not insured or guaranteed by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other government agency Return and share price will fluctuate and redemption value may be more or less than original cost. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized. You could lose money by investing mutual fund or a Money Market Fund. With respect to a Money Market Fund that qualifies as a "retail" or "government" money market fund under applicable money market fund regulations, although the Money Market Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. In the case of a Money Market Fund that does not qualify as a "retail" or "government" money market fund, because the share price of the Money Market Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. If a Money Market Fund does not qualify as a "government" money market fund the Money Market Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Money Market Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. A Money Market Fund's sponsor has no legal obligation to provide financial support to the Money Market Fund, and you should not expect that the sponsor will provide financial support to the Money Market Fund at any time.

Additional information about J.P. Morgan Funds fees is available in the J.P. Morgan Funds Disclosure Statement and in prospectuses that you may obtain from JPMorgan Distribution Services, Inc., for the J.P. Morgan Funds by calling (800) 480-4111 (Mutual Funds), (844) 457-6383 (ETFs), or by visiting www.jpmorganfunds.com, and for the Six Circles Funds, by calling (212) 464-2070, or by **visiting www.sixcirclesfunds.com.** Additional information about third party fund fees is available in the Third Party Funds Disclosure Statement. Additional information, and a prospectus for any Registered Fund in your account, may be obtained by contacting your J.P. Morgan team.

IMPORTANT INFORMATION ABOUT MUTUAL FUNDS AND EXCHANGE-TRADED FUNDS REGISTERED UNDER THE INVESTMENT COMPANY ACT OF 1940, AS AMENDED ("REGISTERED FUNDS")

(i) **J.P. Morgan Funds - Management Fees** J.P. Morgan or its affiliates may be sponsors or managers of Registered Funds ("J.P. Morgan Funds") that are purchased for the Client's Portfolio. In such case, J.P. Morgan or its affiliates may receive a fee for managing the J.P. Morgan Funds. As such, J.P. Morgan and its affiliates will receive more total revenue when the Client's Portfolio is invested in J.P. Morgan Funds than when it is invested in third-party funds.

(ii) **J.P. Morgan Funds and Third Party Funds - Other Fees & Expenses** All Registered Funds have various internal fees and other expenses that are paid by managers or issuers of the Registered Funds or by the Registered Fund itself, but that ultimately are borne by the investor. J.P. Morgan may receive administrative, servicing and other fees for providing services to both J.P. Morgan Funds and third-party Registered Funds that are held in the Client's Portfolio. These payments may be made by sponsors of Registered Funds (including affiliates of J.P. Morgan) or by the Registered Funds themselves, and may be based on the value of the Registered Funds in the Client's Portfolio. Registered Funds or their sponsors may have other business relationships with J.P. Morgan outside of its portfolio management role or with the broker-dealer affiliates of J.P. Morgan, which may provide brokerage or other services that pay commissions, fees and other compensation.

(iii) **Six Circles Funds** The Six Circles Funds are Registered Funds specifically designed by J.P. Morgan for use in discretionary accounts as completion funds to align with J.P. Morgan's core portfolio views. A J.P. Morgan affiliate acts as investment advisor to the Six Circles Funds and engages third-party investment managers as sub-advisors to the Funds' investment portfolios. J.P. Morgan may experience certain benefits and efficiencies from investing account assets in the Six Circles Funds instead of unaffiliated investment vehicles; however, J.P. Morgan does not retain investment advisory fees for managing the Six Circles Funds through an agreement to waive any investment advisory fees that exceed the fees owed to the Six Circles Funds' third-party sub-advisors. The Six Circles Funds do not pay fees to J.P. Morgan for any other services to the Six Circles Funds. Services are provided by third-party service providers and are generally paid by the Six Circles Funds or J.P. Morgan. (Note that the market value of assets invested in the Six Circles Funds will be included in calculating the advisory fees paid on the overall Portfolio.)

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold a percentage other than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Distribution Request. This form is available from your J.P. Morgan team. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION REGARDING REQUIRED MINIMUM DISTRIBUTIONS

As you are age 73 or older on or after January 1, 2025, the Internal Revenue Service requires that you take a Required Minimum Distribution (RMD) annually from your Traditional, SEP or SIMPLE IRAs. You may also be required to take an RMD if you received assets in an Inherited IRA.

What you should know

- Traditional, SEP and SIMPLE IRAs
  - Your first RMD(s) must be taken by April 1 of the year following the year in which you turn 73. Otherwise, RMDs must be taken annually by December 31.
  - If you choose to wait until the year after you turn 73 to take your first RMD(s), you will still need to take your annual RMD for that year by December 31. This means you will need to meet two RMD obligations in one year.
  - We are required to notify the IRS that you need to take an RMD for 2025.
- Inherited IRAs
  - If you have an Inherited IRA, IRS RMD rules also apply to you. As a result, you may need to take a distribution annually by December 31.
- **Failure to meet your RMD obligations may result in a 25% excise tax, or 10% if corrected during a two year correction window on the amount not distributed.**
- If you own more than one Traditional, SEP or SIMPLE IRA, we will calculate the RMD separately for each IRA, but you can withdraw the total amount of your RMD obligations for these IRAs from any one or more of these IRAs. However, this approach cannot be used for all types of IRAs. Inherited IRAs as well as other types of tax-qualified retirement accounts follow different rules that require their RMDs to be calculated and taken separately.
- You may have to pay income taxes on your RMD withdrawals.
- While we provide your RMD amount as a courtesy, you are ultimately responsible for determining what your RMD is each year and for withdrawing the full amount by your applicable due date.
- We recommend that you consult with a tax or legal professional, as we cannot provide tax or legal advice.

How RMDs are calculated

- The "RMD amount" shown in the "Retirement Contribution & Distribution Summary" section of your account statement is calculated using the IRS's Life Expectancy Tables, which provide "distribution periods" based on age. The value of your account at the end of the prior year is divided by the applicable distribution period to determine your RMD amount. The RMD amount is also included in your tax information package sent each year by January 31.
- For original IRA owners, the RMD is calculated using the IRS's Uniform Lifetime Table, which provides "distribution periods" based on age. The only exception to this calculation is if your spouse is your sole beneficiary and more than 10 years younger than you; in this case, we can use the IRS's Joint Life and Last Survivor Expectancy Table at your request.
- If you have received assets in an Inherited IRA, the RMD is calculated using the IRS's Single Life Expectancy Table, which provides "distribution periods" based on age. Since Inherited IRA RMD calculation rules can be complex, please consult your tax and legal professionals regarding the amount that may need to be distributed in order to satisfy your RMD, if any.
- Please contact us for details regarding your specific calculation.

Please note:

- This RMD amount does not take into account any:
  - Distributions you have already taken this year;

  - Other IRAs you may have;
  - Rollovers, transfers or failed conversions that were outstanding at the end of last year; and
  - Unpriced positions held in your account.
- If we were not your IRA custodian on the last business day of the prior year, or if your account is new, even though you may be required to take an RMD, we are unable to calculate your RMD without additional information from you.
- If for any reason the RMD amount does not appear on your statement, or if you would like us to recalculate the amount, we will provide you with a calculation of the amount for the calendar year upon your request. We may need additional information in order to perform the calculation.

How to request a distribution

To request a distribution, please contact your J.P. Morgan team.

J.P. Morgan and its affiliates and employees do not provide tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any financial transactions.

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. Where "net investment" per share estimated value for a DPP or REIT security is presented, please note that part of your distribution includes a return of capital. Any distribution that represents a return of capital reduces the estimated per share value shown on your account statement.

IMPORTANT INFORMATION ABOUT AUTOMATIC REINVESTMENT IN YOUR ACCOUNT(S)

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

J.P. Morgan provides you with the ability to enroll in a dividend reinvestment program to reinvest any and all dividend, capital gains and return of capital distributions (collectively for purposes of this section, "Distributions") for securities eligible for participation (for purposes of this section, "DRIP"). By participating in DRIP, all Distributions paid on eligible individual securities you have selected will automatically be reinvested into the shares of the same security. The important terms of DRIP include:

- Eligibility. Most equities, open end mutual funds, closed end funds and ETFs are eligible for participation in DRIP. Exclusions will be identified at the time you are enrolled.

- Voluntary Participation. Participation in DRIP is voluntary and you may modify or discontinue your participation at any time. You may enroll by specifying eligible securities for participation in DRIP; modify your elections; or unenroll from DRIP by contacting your J.P. Morgan team.

- Trade Execution. With the exception of open end mutual funds, reinvestment will occur through either J.P. Morgan, or, for certain eligible securities, the Depository Trust Company (DTC). For non-margin brokerage accounts, reinvestment made through J.P. Morgan or DTC will occur after the pay date of the Distribution, and in the case of J.P. Morgan be done through a series of transactions. Consequently, you should expect to receive these shares at a date later than the pay date for the Distribution. For margin accounts, reinvestment made through J.P. Morgan will occur on the pay date and reinvestment made through DTC after the pay date. There may be a difference in price depending on whether the DRIP trade is made through J.P. Morgan or DTC. DRIP trades made through DTC will post to your account when the shares are made available to J.P. Morgan by DTC and will be reflected on your statement. Irrespective of whether reinvestment is made through DTC or J.P. Morgan or in a non-margin brokerage or margin account, the number of shares you receive will be based on an average weighted price of the security and you must be enrolled in DRIP prior to the record date for the relevant security for reinvestment to be made in that security.

- No Fees. No commissions or fees are charged for DRIP trades.

- Shares Credited. For reinvestments made through J.P. Morgan or DTC, you should expect to receive the number of whole shares that could be purchased by dividing your Distribution by the average weighted price of the security and the remaining Distribution will be deposited in your account in cash. For open end mutual funds, participation in DRIP may give you interests in fractional shares of securities which will be credited to your account. In that case, you will receive dividend payments proportionate to your partial share holdings.

- Confirmation of Transactions. All DRIP trades will be reflected on monthly account statements. You will not receive separate immediate confirmations for DRIP trades. You may request the details of any DRIP trade by contacting J.P. Morgan.Transactions that are not part of DRIP will continue to receive confirmations contemporaneously with the trade.

- No Recommendation. The inclusion of any security in DRIP is not a recommendation by J.P. Morgan to buy, hold or sell such security. Participation in DRIP does not assure profits on your investments and does not protect against loss in declining markets.

- DRIP Changes. DRIP participants will be notified in advance if there are any material changes to DRIP though no notice will be given if there are changes to the eligibility of a particular security.

Please contact your J.P. Morgan Client Service team if you own more than 5% of a publicly traded Regulated Investment Company ("RIC"), or more than 10% of a publicly traded Real Estate Investment Trust ("REIT") in the aggregate at both J.P. Morgan and other financial institutions that hold the same publicly traded RIC or REIT on your behalf, as there may be potential U.S. tax consequences relating to your investment. If you do not contact us, J.P. Morgan will deem you to hold a minority interest of less than 5% or 10% in either the publicly traded RIC or REIT, respectively.

ELLIOTT I FANKUCHEN
PO BOX 555
CHILMARK MA 02535-0555

JPMorgan Chase Bank, N.A.
270 Park Avenue, New York, NY 10017-2014

E FANKUCHEN INHERITED IRA ACCT. G16109003
JPM US Technology Leaders
For the Period 5/1/25 to 5/31/25

Investment Management Account

J.P. Morgan Team		
Eileen Lim	Investment Specialist	212/622-9146
Courtney Melvin	Investment Specialist	212/648-0499
Client Service Team		855/259-6773
Online access	**www.jpmorganonline.com**	

Table of Contents Page

Please see disclosures located at the end of this statement package for important information relating to each J.P. Morgan account.

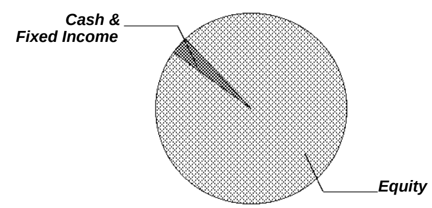
Account Summary

JPM US Technology Leaders

J.P. Morgan Investment Management Inc.

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	542,387.32	599,011.12	56,623.80	1,846.51	99%
Cash & Fixed Income	8,446.85	6,548.41	(1,898.44)	276.34	1%
Market Value	**$550,834.17**	**$605,559.53**	**$54,725.36**	**$2,122.85**	**100%**
Accruals	107.13	117.23	10.10		
Market Value with Accruals	**$550,941.30**	**$605,676.76**	**$54,735.46**		

Asset Allocation



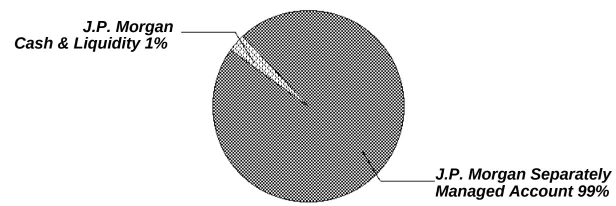
*** J.P. Morgan Separately Managed Accounts** include fixed income, equity, and alternative separately managed accounts managed by J.P. Morgan. **J.P. Morgan Cash & Liquidity Funds** include cash, J.P. Morgan deposit sweeps and J.P. Morgan money market mutual funds. See important information about investment principles and conflicts in the disclosures section.

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	**550,834.17**	**595,025.05**
Withdrawals & Fees	(3.82)	(1,200.53)
Net Contributions/Withdrawals	**($3.82)**	**($1,200.53)**
Income & Distributions	108.48	754.63
Change In Investment Value	54,620.70	10,980.38
Ending Market Value	**$605,559.53**	**$605,559.53**
Accruals	117.23	117.23
Market Value with Accruals	**$605,676.76**	**$605,676.76**

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.

For additional details please see "Retirement Contribution and Distribution Summary".

Manager Allocation *



Account Summary CONTINUED

Retirement Contribution and Distribution Summary

Description	Tax Year 2024	Tax Year 2025 (Year-to-Date)
Contributions	0.00	0.00
Rollovers	0.00	0.00
Distributions	(5,025.00)	0.00
Federal Tax Withheld	(2,475.00)	0.00
State Tax Withheld	0.00	0.00
RMD		40,204.39
Remaining RMD		40,204.39

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	53.04	393.22
Foreign Dividends	6.27	127.53
Interest Income	49.17	233.88
Taxable Income	**$108.48**	**$754.63**

	Current Period Value	Year-to-Date Value
ST Realized Gain/Loss	(1,077.38)	5,284.87
LT Realized Gain/Loss	(527.17)	25,268.47
Realized Gain/Loss	**($1,604.55)**	**$30,553.34**

	To-Date Value
Unrealized Gain/Loss	**$190,792.52**

Account Summary CONTINUED

Cost Summary

Cost Summary	Cost
Equity	408,218.60
Cash & Fixed Income	6,548.41
Total	**$414,767.01**

Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US All Cap Equity	542,387.32	599,011.12	56,623.80	99%

Market Value/Cost	Current Period Value
Market Value	599,011.12
Tax Cost	408,218.60
Unrealized Gain/Loss	190,792.52
Estimated Annual Income	1,846.51
Accrued Dividends	87.04
Yield	0.30%

Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
US All Cap Equity							
ALIBABA GROUP HOLDING-SP ADR 01609W-10-2 TICKER:BABA	113.84	49.000	5,578.16	3,898.23	1,679.93	81.34	1.46%
ALLEGRO MICROSYSTEMS INC 01749D-10-5 TICKER:ALGM	25.35	119.000	3,016.65	3,136.80	(120.15)		
ALPHABET INC-CL C 02079K-10-7 TICKER:GOOG	172.85	50.000	8,642.50	4,081.22	4,561.28	40.00	0.46%

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield

US All Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
AMAZON.COM INC 023135-10-6 TICKER:AMZN	205.01	70.000	14,350.70	10,021.04	4,329.66		
ARISTA NETWORKS INC 040413-20-5 TICKER:ANET	86.64	71.000	6,151.44	3,012.99	3,138.45		
ASML HOLDING NV-NY REG SHS N07059-21-0 TICKER:ASML	736.77	3.000	2,210.31	1,123.52	1,086.79	20.83	0.94%
ATLASSIAN CORP-CL A 049468-10-1 TICKER:TEAM	207.63	54.000	11,212.02	11,615.11	(403.09)		
BOOKING HOLDINGS INC 09857L-10-8 TICKER:BKNG	5,518.93	2.000	11,037.86	4,497.51	6,540.35	71.70	0.65%
BROADCOM INC 11135F-10-1 TICKER:AVGO	242.07	57.000	13,797.99	3,090.40	10,707.59	127.39	0.92%
CADENCE DESIGN SYS INC 127387-10-8 TICKER:CDNS	287.07	18.000	5,167.26	4,975.69	191.57		
CIENA CORP 171779-30-9 TICKER:CIEN	80.06	74.000	5,924.44	5,440.40	484.04		
CONFLUENT INC-CLASS A 20717M-10-3 TICKER:CFLT	23.03	99.000	2,279.97	2,254.00	25.97		
CREDO TECHNOLOGY GROUP HOLDI G25457-10-5 TICKER:CRDO	60.96	117.000	7,132.32	2,778.07	4,354.25		
CROWDSTRIKE HOLDINGS INC - A 22788C-10-5 TICKER:CRWD	471.37	18.000	8,484.66	6,642.04	1,842.62		
DATADOG INC - CLASS A 23804L-10-3 TICKER:DDOG	117.88	52.000	6,129.76	4,982.70	1,147.06		
ELASTIC NV N14506-10-4 TICKER:ESTC	80.87	26.000	2,102.62	1,984.63	117.99		

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
US All Cap Equity							
GITLAB INC-CL A 37637K-10-8 TICKER:GTLB	45.51	134.000	6,098.34	8,627.40	(2,529.06)		
HUBSPOT INC 443573-10-0 TICKER:HUBS	589.90	21.000	12,387.90	8,507.77	3,880.13		
INTEL CORP 458140-10-0 TICKER:INTC	19.55	633.000	12,375.15	14,478.48	(2,103.33)	158.25	1.28%
INTERNATIONAL BUSINESS MACHINES CORPORATION 459200-10-1 TICKER:IBM	259.06	17.000	4,404.02	4,297.10	106.92	113.73 28.56	2.58%
INTUIT INC 461202-10-3 TICKER:INTU	753.47	25.000	18,836.75	12,675.92	6,160.83	100.50	0.53%
LAM RESEARCH CORP 512807-30-6 TICKER:LRCX	80.79	138.000	11,149.02	6,423.90	4,725.12	122.82	1.10%
LEMONADE INC 52567D-10-7 TICKER:LMND	33.50	58.000	1,943.00	2,588.94	(645.94)		
MACOM TECHNOLOGY SOLUTIONS H 55405Y-10-0 TICKER:MTSI	121.61	15.000	1,824.15	1,908.73	(84.58)		
MERCADOLIBRE INC 58733R-10-2 TICKER:MELI	2,563.29	5.000	12,816.45	7,497.90	5,318.55		
META PLATFORMS INC-CLASS A 30303M-10-2 TICKER:META	647.49	36.000	23,309.64	6,978.88	16,330.76	72.90	0.31%
MICRON TECHNOLOGY INC 595112-10-3 TICKER:MU	94.46	46.000	4,345.16	3,583.63	761.53	21.16	0.49%
MICROSOFT CORP 594918-10-4 TICKER:MSFT	460.36	29.000	13,350.44	11,096.66	2,253.78	93.96 24.07	0.70%
MONDAY.COM LTD M7S64H-10-6 TICKER:MNDY	297.49	17.000	5,057.33	5,160.38	(103.05)		

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield

US All Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
MONGODB INC 60937P-10-6 TICKER:MDB	188.83	15.000	2,832.45	3,192.32	(359.87)		
NETFLIX INC 64110L-10-6 TICKER:NFLX	1,207.23	23.000	27,766.29	5,385.50	22,380.79		
NU HOLDINGS LTD/CAYMAN ISL-A G6683N-10-3 TICKER:NU	12.01	539.000	6,473.39	5,007.44	1,465.95		
NVIDIA CORP 67066G-10-4 TICKER:NVDA	135.13	153.000	20,674.89	12,670.86	8,004.03	6.12	0.03%
OKTA INC 679295-10-5 TICKER:OKTA	103.17	35.000	3,610.95	3,237.93	373.02		
ORACLE CORP 68389X-10-5 TICKER:ORCL	165.53	95.000	15,725.35	7,222.98	8,502.37	161.50	1.03%
PALO ALTO NETWORKS INC 697435-10-5 TICKER:PANW	192.42	42.000	8,081.64	5,049.34	3,032.30		
PROCORE TECHNOLOGIES INC 74275K-10-8 TICKER:PCOR	67.17	83.000	5,575.11	5,479.85	95.26		
ROBINHOOD MARKETS INC - A 770700-10-2 TICKER:HOOD	66.15	314.000	20,771.10	7,710.96	13,060.14		
SBA COMMUNICATIONS CORP 78410G-10-4 TICKER:SBAC	231.89	31.000	7,188.59	6,971.47	217.12	129.58 34.41	1.80%
SEA LTD-ADR 81141R-10-0 TICKER:SE	160.37	94.000	15,074.78	9,656.31	5,418.47		
SERVICENOW INC 81762P-10-2 TICKER:NOW	1,011.09	23.000	23,255.07	15,835.29	7,419.78		
SERVICETITAN INC-A 81764X-10-3 TICKER:TTAN	110.67	15.000	1,660.05	1,863.67	(203.62)		

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield

US All Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
SHOPIFY INC - CLASS A 82509L-10-7 TICKER:SHOP	107.22	140.000	15,010.80	7,209.22	7,801.58		
SNOWFLAKE INC-CLASS A 833445-10-9 TICKER:SNOW	205.67	129.000	26,531.43	22,040.82	4,490.61		
SPOTIFY TECHNOLOGY SA L8681T-10-2 TICKER:SPOT	665.14	20.000	13,302.80	9,406.75	3,896.05		
SYNOPSYS INC 871607-10-7 TICKER:SNPS	463.98	16.000	7,423.68	3,740.49	3,683.19		
TAIWAN SEMICONDUCTOR-SP ADR 874039-10-0 TICKER:TSM	193.32	78.000	15,078.96	9,251.58	5,827.38	191.17	1.27%
TAKE-TWO INTERACTIVE SOFTWRE 874054-10-9 TICKER:TTWO	226.28	106.000	23,985.68	18,684.30	5,301.38		
TEMPUS AI INC 88023B-10-3 TICKER:TEM	55.18	119.000	6,566.42	6,320.72	245.70		
TESLA INC 88160R-10-1 TICKER:TSLA	346.46	50.000	17,323.00	11,188.93	6,134.07		
TEXAS INSTRUMENTS INC 882508-10-4 TICKER:TXN	182.85	62.000	11,336.70	11,093.44	243.26	333.56	2.94%
TRADE DESK INC/THE -CLASS A 88339J-10-5 TICKER:TTD	75.22	119.000	8,951.18	7,300.24	1,650.94		
TWILIO INC - A 90138F-10-2 TICKER:TWLO	117.70	104.000	12,240.80	11,555.17	685.63		
UBER TECHNOLOGIES INC 90353T-10-0 TICKER:UBER	84.16	123.000	10,351.68	4,844.85	5,506.83		
VEEVA SYSTEMS INC-CLASS A 922475-10-8 TICKER:VEEV	279.70	43.000	12,027.10	8,976.05	3,051.05		

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Inc. / Accrued Div.	Yield
US All Cap Equity							
VICOR CORP 925815-10-2 TICKER:VICR	43.64	103.000	4,494.92	5,503.63	(1,008.71)		
WARBY PARKER INC-CLASS A 93403J-10-6 TICKER:WRBY	21.17	90.000	1,905.30	1,828.00	77.30		
ZOOM COMMUNICATIONS INC 98980L-10-1 TICKER:ZM	81.25	156.000	12,675.00	12,630.45	44.55		
Total US All Cap Equity			**$599,011.12**	**$408,218.60**	**$190,792.52**	**$1,846.51** **$87.04**	**0.31%**

Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	8,446.85	6,548.41	(1,898.44)	1%

Market Value/Cost	Current Period Value
Market Value	6,548.41
Tax Cost	6,548.41
Estimated Annual Income	276.34
Accrued Interest	30.19
Yield	4.30%

SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Cash & Fixed Income
0-6 months[1]	6,548.41	100%

SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Cash & Fixed Income
Cash	6,548.41	100%

[1] The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

Note: [1] This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost / Original Cost	Unrealized Gain/Loss	Est. Annual Income / Accrued Interest	Yield
Cash							
US DOLLAR JPM DEPOSIT SWEEP	1.00	6,548.41	6,548.41	6,548.41		276.34 30.19	4.30% [1]

Portfolio Activity Summary

Transactions	Current Period Value	Year-To-Date Value*
Beginning Cash Balance	**8,446.85**	**--**
INFLOWS		
Income	108.48	754.63
Total Inflows	**$108.48**	**$754.63**
OUTFLOWS **		
Withdrawals	(2.88)	(2.88)
Fees & Commissions		(1,171.72)
Tax Payments	(0.94)	(25.93)
Total Outflows	**($3.82)**	**($1,200.53)**
TRADE ACTIVITY		
Settled Sales/Maturities/Redemptions	48,424.59	192,563.28
Settled Securities Purchased	(50,427.69)	(204,537.79)
Total Trade Activity	**($2,003.10)**	**($11,974.51)**
Ending Cash Balance	**$6,548.41**	**--**

* Year to date information is calculated on a calendar year basis.
** Your account's standing instructions: use high cost method when selling assets from your position

Portfolio Activity Detail

INFLOWS & OUTFLOWS

Settle Date	Type / Selection Method	Description	Quantity / Cost	Per Unit Amount	Amount
Income					
5/1	Interest Income	DEPOSIT SWEEP INTEREST FOR 04/01/25 - 04/30/25 @ 4.26% RATE ON AVG COLLECTED BALANCE OF $13,907.98 AS OF 05/01/25			48.76
5/6	Foreign Dividend	ASML HOLDING NV-NY REG SHS @ 2.090608 PER SHARE (ID: N07059-21-0)	3.000	2.09	6.27
5/13	Div Domest	TEXAS INSTRUMENTS INC @ 1.36 PER SHARE (ID: 882508-10-4)	39.000	1.36	53.04
5/28	Interest Income	INTEREST REIMBURSEMENT FOR LEAP YEAR CALCULATION ON CASH DEPOSIT			0.41
Total Income					**$108.48**

Settle Date	Type / Selection Method	Description	Quantity / Cost	Amount
Withdrawals				
5/16	Expenses	ALIBABA GROUP HOLDING-SP ADR REPRESENTS DEPOSITORY FEE OF 0.02 PER SHARE FOR RECORD DATE HOLDERS OF 03/31/2025 (ID: 01609W-10-2)	144.000	(2.88)
Tax Payments				
5/6	FGN Tax Withheld	ASML HOLDING NV-NY REG SHS TAX WITHHELD NETHERLANDS 15.0000% (ID: N07059-21-0)	3.000	(0.94)

TRADE ACTIVITY

Note: **L** indicates Long Term Realized Gain/Loss **S** indicates Short Term Realized Gain/Loss

Trade Date Settle Date	Type Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
5/2 5/5	Sale High Cost	MONGODB INC @ 173.0621 1,038.37 BROKERAGE 0.05 TAX &/OR SEC .02 JEFFERIES & COMPANY FACE VALUE 6.00 (ID: 60937P-10-6)	(6.000)	173.05	1,038.30	(1,823.51)	(500.01) L (285.20) S
5/2 5/5	Sale High Cost	ELASTIC NV @ 83.5254 584.68 BROKERAGE 0.05 TAX &/OR SEC .01 MORGAN STANLEY & CO. LLC FACE VALUE 7.00 (ID: N14506-10-4)	(7.000)	83.517	584.62	(787.96)	(27.45) L (175.89) S
5/2 5/5	Sale High Cost	CONFLUENT INC-CLASS A @ 19.8322 832.95 BROKERAGE 0.74 TAX &/OR SEC .02 RBC CAPITAL MARKETS CORPORATION FACE VALUE 42.00 (ID: 20717M-10-3)	(42.000)	19.814	832.19	(1,472.11)	(639.92) L
5/5 5/6	Sale High Cost	MONGODB INC @ 174.0658 174.07 BROKERAGE 0.01 MORGAN STANLEY & CO. LLC FACE VALUE 1.00 (ID: 60937P-10-6)	(1.000)	174.06	174.06	(285.16)	(111.10) L
5/5 5/6	Sale High Cost	CONFLUENT INC-CLASS A @ 19.7972 257.36 BROKERAGE 0.23 RBC CAPITAL MARKETS CORPORATION FACE VALUE 13.00 (ID: 20717M-10-3)	(13.000)	19.779	257.13	(415.00)	(157.87) L
5/6 5/7	Sale High Cost	CONFLUENT INC-CLASS A @ 19.6703 39.34 BROKERAGE 0.02 FIDELITY CAPITAL MARKETS FACE VALUE 2.00 (ID: 20717M-10-3)	(2.000)	19.66	39.32	(63.72)	(24.40) L
5/6 5/7	Sale High Cost	ALIBABA GROUP HOLDING-SP ADR @ 127.6948 510.78 BROKERAGE 0.03 TAX &/OR SEC .01 JEFFERIES & COMPANY FACE VALUE 4.00 (ID: 01609W-10-2)	(4.000)	127.685	510.74	(549.35)	(38.61) S
5/6 5/7	Sale High Cost	ALIBABA GROUP HOLDING-SP ADR @ 128.1236 640.62 BROKERAGE 0.04 TAX &/OR SEC .01 VIRTU AMERICAS LLC FACE VALUE 5.00 (ID: 01609W-10-2)	(5.000)	128.114	640.57	(686.70)	(46.13) S

Trade Date / Settle Date	Type / Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
5/6 5/7	Sale High Cost	ALIBABA GROUP HOLDING-SP ADR @ 127.9096 2,174.46 BROKERAGE 0.13 TAX &/OR SEC .06 ABEL NOSER LLC FACE VALUE 17.00 (ID: 01609W-10-2)	(17.000)	127.898	2,174.27	(2,298.18)	(123.91) S
5/7 5/8	Sale High Cost	ALIBABA GROUP HOLDING-SP ADR @ 124.0521 2,232.94 BROKERAGE 0.14 TAX &/OR SEC .06 ABEL NOSER LLC FACE VALUE 18.00 (ID: 01609W-10-2)	(18.000)	124.041	2,232.74	(2,311.04)	(78.30) S
5/7 5/8	Sale High Cost	ALPHABET INC-CL C @ 151.0836 3,777.09 BROKERAGE 0.44 TAX &/OR SEC .10 UBS SECURITIES LLC FACE VALUE 25.00 (ID: 02079K-10-7)	(25.000)	151.062	3,776.55	(2,893.51)	954.86 L (71.82) S
5/8 5/9	Sale High Cost	ALPHABET INC-CL C @ 154.7692 2,940.61 BROKERAGE 0.14 TAX &/OR SEC .08 GOLDMAN SACHS & CO. FACE VALUE 19.00 (ID: 02079K-10-7)	(19.000)	154.757	2,940.39	(1,668.23)	1,272.16 L
5/9 5/12	Sale High Cost	ALIBABA GROUP HOLDING-SP ADR @ 125.3367 250.67 BROKERAGE 0.02 JEFFERIES & COMPANY FACE VALUE 2.00 (ID: 01609W-10-2)	(2.000)	125.325	250.65	(219.93)	30.72 S
5/9 5/12	Sale High Cost	ALIBABA GROUP HOLDING-SP ADR @ 125.5805 1,004.64 BROKERAGE 0.06 TAX &/OR SEC .02 MORGAN STANLEY & CO. LLC FACE VALUE 8.00 (ID: 01609W-10-2)	(8.000)	125.57	1,004.56	(836.41)	168.15 S
5/9 5/12	Sale High Cost	ONTO INNOVATION INC @ 90.1777 1,533.02 BROKERAGE 0.30 TAX &/OR SEC .04 RAYMOND JAMES & ASSOCIATES INC FACE VALUE 17.00 (ID: 683344-10-5)	(17.000)	90.158	1,532.68	(3,677.61)	(2,144.93) S
5/9 5/12	Sale High Cost	ONTO INNOVATION INC @ 97.9948 195.99 BROKERAGE 0.01 CANTOR FITZGERALD & CO/CASTLEOAK S FACE VALUE 2.00 (ID: 683344-10-5)	(2.000)	97.99	195.98	(366.41)	(170.43) S

Trade Date / Settle Date	Type / Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
5/12 5/13	Sale High Cost	ALIBABA GROUP HOLDING-SP ADR @ 132.5982 1,591.18 BROKERAGE 0.09 TAX &/OR SEC .04 UBS SECURITIES LLC FACE VALUE 12.00 (ID: 01609W-10-2)	(12.000)	132.588	1,591.05	(1,236.52)	354.53 S
5/12 5/13	Sale High Cost	ALIBABA GROUP HOLDING-SP ADR @ 133.2953 666.48 BROKERAGE 0.04 TAX &/OR SEC .01 FIDELITY CAPITAL MARKETS FACE VALUE 5.00 (ID: 01609W-10-2)	(5.000)	133.286	666.43	(509.53)	156.90 S
5/12 5/13	Sale High Cost	VEEVA SYSTEMS INC-CLASS A @ 236.989 710.97 BROKERAGE 0.02 TAX &/OR SEC .01 JEFFERIES & COMPANY FACE VALUE 3.00 (ID: 922475-10-8)	(3.000)	236.98	710.94	(819.73)	(108.79) L
5/12 5/13	Sale High Cost	VEEVA SYSTEMS INC-CLASS A @ 238.1977 238.20 BROKERAGE 0.01 LUMINEX TRADING AND ANALYTICS LLC FACE VALUE 1.00 (ID: 922475-10-8)	(1.000)	238.19	238.19	(264.72)	(26.53) L
5/12 5/13	Sale High Cost	VEEVA SYSTEMS INC-CLASS A @ 235.365 235.37 BROKERAGE 0.01 DREXEL HAMILTON LLC FACE VALUE 1.00 (ID: 922475-10-8)	(1.000)	235.36	235.36	(264.71)	(29.35) L
5/12 5/13	Sale High Cost	ONTO INNOVATION INC @ 92.7502 1,205.75 BROKERAGE 0.23 TAX &/OR SEC .03 RAYMOND JAMES & ASSOCIATES INC FACE VALUE 13.00 (ID: 683344-10-5)	(13.000)	92.73	1,205.49	(2,047.12)	(672.46) L (169.17) S
5/13 5/14	Sale High Cost	ONTO INNOVATION INC @ 96.9247 678.47 BROKERAGE 0.12 RAYMOND JAMES & ASSOCIATES INC FACE VALUE 7.00 (ID: 683344-10-5)	(7.000)	96.907	678.35	(931.83)	(253.48) L
5/13 5/14	Sale High Cost	ALIBABA GROUP HOLDING-SP ADR @ 132.4433 1,059.55 BROKERAGE 0.06 S G COWEN & CO FACE VALUE 8.00 (ID: 01609W-10-2)	(8.000)	132.436	1,059.49	(788.48)	271.01 S
5/13 5/14	Sale High Cost	NETFLIX INC @ 1138.3593 1,138.36 BROKERAGE 0.01 S G COWEN & CO FACE VALUE 1.00 (ID: 64110L-10-6)	(1.000)	1,138.35	1,138.35	(761.15)	377.20 S

Trade Date / Settle Date	Type / Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
5/13 5/14	Sale High Cost	GUIDEWIRE SOFTWARE INC @ 215.9615 215.96 BROKERAGE 0.01 JEFFERIES & COMPANY FACE VALUE 1.00 (ID: 40171V-10-0)	(1.000)	215.95	215.95	(148.06)	67.89 S
5/14 5/15	Sale High Cost	GUIDEWIRE SOFTWARE INC @ 214.1585 428.32 BROKERAGE 0.02 JEFFERIES & COMPANY FACE VALUE 2.00 (ID: 40171V-10-0)	(2.000)	214.15	428.30	(296.09)	132.21 S
5/15 5/16	Sale High Cost	GUIDEWIRE SOFTWARE INC @ 215.0261 215.03 BROKERAGE 0.01 JEFFERIES & COMPANY FACE VALUE 1.00 (ID: 40171V-10-0)	(1.000)	215.02	215.02	(148.03)	66.99 S
5/16 5/19	Sale High Cost	AMAZON.COM INC @ 205.0593 615.18 BROKERAGE 0.02 GOLDMAN SACHS & CO. FACE VALUE 3.00 (ID: 023135-10-6)	(3.000)	205.053	615.16	(493.93)	121.23 L
5/16 5/19	Sale High Cost	GUIDEWIRE SOFTWARE INC @ 216.3484 216.35 BROKERAGE 0.01 JEFFERIES & COMPANY FACE VALUE 1.00 (ID: 40171V-10-0)	(1.000)	216.34	216.34	(147.35)	68.99 S
5/16 5/19	Sale High Cost	VEEVA SYSTEMS INC-CLASS A @ 242.4862 1,212.43 BROKERAGE 0.04 MERRILL LYNCH PIERCE FENNER & SMIT FACE VALUE 5.00 (ID: 922475-10-8)	(5.000)	242.478	1,212.39	(1,206.22)	6.17 S
5/16 5/19	Sale High Cost	AMAZON.COM INC @ 205.2279 205.23 BROKERAGE 0.01 CITIGROUP GLOBAL MARKETS, INC FACE VALUE 1.00 (ID: 023135-10-6)	(1.000)	205.22	205.22	(160.82)	44.40 L
5/16 5/19	Sale High Cost	AMAZON.COM INC @ 205.0636 205.06 BROKERAGE 0.01 S G COWEN & CO FACE VALUE 1.00 (ID: 023135-10-6)	(1.000)	205.05	205.05	(160.82)	44.23 L
5/16 5/19	Sale High Cost	CONFLUENT INC-CLASS A @ 22.7544 227.54 BROKERAGE 0.17 RBC CAPITAL MARKETS CORPORATION FACE VALUE 10.00 (ID: 20717M-10-3)	(10.000)	22.737	227.37	(311.45)	(17.87) L (66.21) S
5/16 5/19	Sale High Cost	MONGODB INC @ 191.4029 765.61 BROKERAGE 0.07 CITIGROUP GLOBAL MARKETS, INC FACE VALUE 4.00 (ID: 60937P-10-6)	(4.000)	191.385	765.54	(1,070.05)	(143.54) L (160.97) S

Trade Date / Settle Date	Type / Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
5/16 5/19	Sale High Cost	ELASTIC NV @ 92.6165 555.70 BROKERAGE 0.10 NEEDHAM & COMPANY FACE VALUE 6.00 (ID: N14506-10-4)	(6.000)	92.60	555.60	(661.14)	(105.54) L
5/19 5/20	Sale High Cost	CONFLUENT INC-CLASS A @ 21.9542 109.77 BROKERAGE 0.09 RBC CAPITAL MARKETS CORPORATION FACE VALUE 5.00 (ID: 20717M-10-3)	(5.000)	21.936	109.68	(152.81)	(43.13) S
5/19 5/20	Sale High Cost	CONFLUENT INC-CLASS A @ 21.9709 241.68 BROKERAGE 0.19 RBC CAPITAL MARKETS CORPORATION FACE VALUE 11.00 (ID: 20717M-10-3)	(11.000)	21.954	241.49	(325.17)	(83.68) S
5/19 5/20	Sale High Cost	MONGODB INC @ 189.1083 189.11 BROKERAGE 0.02 CITIGROUP GLOBAL MARKETS, INC FACE VALUE 1.00 (ID: 60937P-10-6)	(1.000)	189.09	189.09	(241.27)	(52.18) S
5/19 5/20	Sale High Cost	MONGODB INC @ 190.0577 380.12 BROKERAGE 0.04 CITIGROUP GLOBAL MARKETS, INC FACE VALUE 2.00 (ID: 60937P-10-6)	(2.000)	190.04	380.08	(474.89)	(94.81) S
5/19 5/20	Sale High Cost	ELASTIC NV @ 91.8515 183.70 BROKERAGE 0.04 NEEDHAM & COMPANY FACE VALUE 2.00 (ID: N14506-10-4)	(2.000)	91.83	183.66	(217.28)	(33.62) L
5/19 5/20	Sale High Cost	ELASTIC NV @ 90.6701 453.35 BROKERAGE 0.09 NEEDHAM & COMPANY FACE VALUE 5.00 (ID: N14506-10-4)	(5.000)	90.652	453.26	(543.19)	(89.93) L
5/20 5/21	Sale High Cost	ELASTIC NV @ 93.8448 750.76 BROKERAGE 0.14 JEFFERIES & COMPANY FACE VALUE 8.00 (ID: N14506-10-4)	(8.000)	93.828	750.62	(847.31)	(96.69) L
5/20 5/21	Sale High Cost	CONFLUENT INC-CLASS A @ 21.8498 218.50 BROKERAGE 0.18 RBC CAPITAL MARKETS CORPORATION FACE VALUE 10.00 (ID: 20717M-10-3)	(10.000)	21.832	218.32	(283.03)	(64.71) S

Trade Date / Settle Date	Type / Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
5/20 5/21	Sale High Cost	MONGODB INC @ 188.714 566.14 BROKERAGE 0.05 CITIGROUP GLOBAL MARKETS, INC FACE VALUE 3.00 (ID: 60937P-10-6)	(3.000)	188.697	566.09	(690.79)	(79.79) L (44.91) S
5/20 5/21	Sale High Cost	ELASTIC NV @ 93.9668 939.67 BROKERAGE 0.18 NEEDHAM & COMPANY FACE VALUE 10.00 (ID: N14506-10-4)	(10.000)	93.949	939.49	(937.73)	1.76 L
5/21 5/22	Sale High Cost	NU HOLDINGS LTD/CAYMAN ISL-A @ 12.3389 2,270.36 BROKERAGE 1.38 WELLS FARGO SECURITIES, LLC FACE VALUE 184.00 (ID: G6683N-10-3)	(184.000)	12.331	2,268.98	(2,230.92)	4.27 L 33.79 S
5/21 5/22	Sale High Cost	NU HOLDINGS LTD/CAYMAN ISL-A @ 12.0154 576.74 BROKERAGE 0.84 S G COWEN & CO FACE VALUE 48.00 (ID: G6683N-10-3)	(48.000)	11.998	575.90	(562.98)	12.92 S
5/21 5/22	Sale High Cost	NU HOLDINGS LTD/CAYMAN ISL-A @ 11.992 611.59 BROKERAGE 0.89 S G COWEN & CO FACE VALUE 51.00 (ID: G6683N-10-3)	(51.000)	11.975	610.70	(574.83)	9.18 L 26.69 S
5/21 5/22	Sale High Cost	CONFLUENT INC-CLASS A @ 21.60 86.40 BROKERAGE 0.07 RBC CAPITAL MARKETS CORPORATION FACE VALUE 4.00 (ID: 20717M-10-3)	(4.000)	21.583	86.33	(113.22)	(26.89) S
5/21 5/22	Sale High Cost	CONFLUENT INC-CLASS A @ 21.4057 85.62 BROKERAGE 0.07 RBC CAPITAL MARKETS CORPORATION FACE VALUE 4.00 (ID: 20717M-10-3)	(4.000)	21.388	85.55	(112.53)	(26.98) S
5/21 5/22	Sale High Cost	MONGODB INC @ 187.0756 187.08 BROKERAGE 0.02 CITIGROUP GLOBAL MARKETS, INC FACE VALUE 1.00 (ID: 60937P-10-6)	(1.000)	187.06	187.06	(228.59)	(41.53) L
5/21 5/22	Sale High Cost	ELASTIC NV @ 90.9551 181.91 BROKERAGE 0.04 NEEDHAM & COMPANY FACE VALUE 2.00 (ID: N14506-10-4)	(2.000)	90.935	181.87	(173.95)	7.92 L

Trade Date / Settle Date	Type / Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
5/22 5/23	Sale High Cost	CONFLUENT INC-CLASS A @ 21.9373 219.37 BROKERAGE 0.17 RBC CAPITAL MARKETS CORPORATION FACE VALUE 10.00 (ID: 20717M-10-3)	(10.000)	21.92	219.20	(271.77)	(52.57) L
5/22 5/23	Sale High Cost	CONFLUENT INC-CLASS A @ 21.6207 86.48 BROKERAGE 0.07 RBC CAPITAL MARKETS CORPORATION FACE VALUE 4.00 (ID: 20717M-10-3)	(4.000)	21.603	86.41	(108.68)	(22.27) L
5/22 5/23	Sale High Cost	GUIDEWIRE SOFTWARE INC @ 208.9129 626.74 BROKERAGE 0.02 CITIGROUP GLOBAL MARKETS, INC FACE VALUE 3.00 (ID: 40171V-10-0)	(3.000)	208.907	626.72	(442.06)	184.66 S
5/22 5/23	Sale High Cost	MONGODB INC @ 189.7629 189.76 BROKERAGE 0.02 CITIGROUP GLOBAL MARKETS, INC FACE VALUE 1.00 (ID: 60937P-10-6)	(1.000)	189.74	189.74	(228.59)	(38.85) L
5/23 5/27	Sale High Cost	GUIDEWIRE SOFTWARE INC @ 208.5767 625.73 BROKERAGE 0.02 JEFFERIES & COMPANY FACE VALUE 3.00 (ID: 40171V-10-0)	(3.000)	208.57	625.71	(436.93)	188.78 S
5/23 5/27	Sale High Cost	CONFLUENT INC-CLASS A @ 21.949 131.69 BROKERAGE 0.11 RBC CAPITAL MARKETS CORPORATION FACE VALUE 6.00 (ID: 20717M-10-3)	(6.000)	21.93	131.58	(162.91)	(31.33) L
5/27 5/28	Sale High Cost	GUIDEWIRE SOFTWARE INC @ 211.358 422.72 BROKERAGE 0.01 JEFFERIES & COMPANY FACE VALUE 2.00 (ID: 40171V-10-0)	(2.000)	211.355	422.71	(289.24)	133.47 S
5/27 5/28	Sale High Cost	CONFLUENT INC-CLASS A @ 22.7031 476.77 BROKERAGE 0.37 RBC CAPITAL MARKETS CORPORATION FACE VALUE 21.00 (ID: 20717M-10-3)	(21.000)	22.686	476.40	(560.00)	(45.59) L (38.01) S
5/27 5/28	Sale High Cost	CONFLUENT INC-CLASS A @ 22.6697 249.37 BROKERAGE 0.19 RBC CAPITAL MARKETS CORPORATION FACE VALUE 11.00 (ID: 20717M-10-3)	(11.000)	22.653	249.18	(291.36)	(42.18) S

Trade Date Settle Date	Type Selection Method	Description	Quantity	Per Unit Amount	Proceeds	Tax Cost	Realized Gain/Loss
Settled Sales/Maturities/Redemptions							
5/27 5/28	Sale High Cost	CONFLUENT INC-CLASS A @ 22.68 22.68 BROKERAGE 0.01 LOOP CAPITAL MARKETS FACE VALUE 1.00 (ID: 20717M-10-3)	(1.000)	22.67	22.67	(26.49)	(3.82) S
5/27 5/28	Sale High Cost	CONFLUENT INC-CLASS A @ 22.5975 90.39 BROKERAGE 0.02 LUMINEX TRADING AND ANALYTICS LLC FACE VALUE 4.00 (ID: 20717M-10-3)	(4.000)	22.593	90.37	(105.74)	(11.47) L (3.90) S
5/28 5/29	Sale High Cost	CONFLUENT INC-CLASS A @ 22.6589 113.29 BROKERAGE 0.09 RBC CAPITAL MARKETS CORPORATION FACE VALUE 5.00 (ID: 20717M-10-3)	(5.000)	22.64	113.20	(131.84)	(18.64) L
5/28 5/29	Sale High Cost	GUIDEWIRE SOFTWARE INC @ 209.4487 418.90 BROKERAGE 0.01 JEFFERIES & COMPANY FACE VALUE 2.00 (ID: 40171V-10-0)	(2.000)	209.445	418.89	(288.99)	129.90 S
5/29 5/30	Sale High Cost	ALIBABA GROUP HOLDING-SP ADR @ 116.9266 1,870.83 BROKERAGE 0.12 BMO NESBITT BURNS CORP FACE VALUE 16.00 (ID: 01609W-10-2)	(16.000)	116.919	1,870.71	(1,526.38)	344.33 S
5/29 5/30	Sale High Cost	ARISTA NETWORKS INC @ 86.6966 1,647.24 BROKERAGE 0.14 BMO NESBITT BURNS CORP FACE VALUE 19.00 (ID: 040413-20-5)	(19.000)	86.689	1,647.10	(1,253.69)	393.41 L
5/29 5/30	Sale High Cost	OKTA INC @ 105.8564 1,799.56 BROKERAGE 0.13 BMO NESBITT BURNS CORP FACE VALUE 17.00 (ID: 679295-10-5)	(17.000)	105.849	1,799.43	(1,854.31)	(54.88) S
5/29 5/30	Sale High Cost	GUIDEWIRE SOFTWARE INC @ 209.0237 836.09 BROKERAGE 0.03 JEFFERIES & COMPANY FACE VALUE 4.00 (ID: 40171V-10-0)	(4.000)	209.015	836.06	(557.09)	278.97 S
Total Settled Sales/Maturities/Redemptions					**$48,424.59**	**($50,029.14)**	**($527.17) L** **($1,077.38) S**

Trade Date / Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
5/2 5/5	Purchase	ROBINHOOD MARKETS INC - A @ 48.4609 581.53 BROKERAGE 0.09 GOLDMAN SACHS & CO. FACE VALUE 12.00 (ID: 770700-10-2)	12.000	48.468	(581.62)
5/2 5/5	Purchase	TWILIO INC - A @ 99.2691 595.61 BROKERAGE 0.05 GOLDMAN SACHS & CO. FACE VALUE 6.00 (ID: 90138F-10-2)	6.000	99.277	(595.66)
5/2 5/5	Purchase	CADENCE DESIGN SYS INC @ 309.6429 928.93 BROKERAGE 0.05 UBS SECURITIES LLC FACE VALUE 3.00 (ID: 127387-10-8)	3.000	309.66	(928.98)
5/2 5/5	Purchase	CADENCE DESIGN SYS INC @ 307.4629 922.39 BROKERAGE 0.02 BERNSTEIN INSTITUTIONAL SERVICES L FACE VALUE 3.00 (ID: 127387-10-8)	3.000	307.47	(922.41)
5/8 5/9	Purchase	MICROSOFT CORP @ 437.3289 2,623.97 BROKERAGE 0.05 S G COWEN & CO FACE VALUE 6.00 (ID: 594918-10-4)	6.000	437.337	(2,624.02)
5/8 5/9	Purchase	SBA COMMUNICATIONS CORP @ 239.9296 479.86 BROKERAGE 0.02 S G COWEN & CO FACE VALUE 2.00 (ID: 78410G-10-4)	2.000	239.94	(479.88)
5/8 5/9	Purchase	OKTA INC @ 119.171 1,072.54 BROKERAGE 0.16 SUNTRUST CAPITAL MARKETS INC FACE VALUE 9.00 (ID: 679295-10-5)	9.000	119.189	(1,072.70)
5/8 5/9	Purchase	TEMPUS AI INC @ 61.7543 1,296.84 BROKERAGE 0.16 S G COWEN & CO FACE VALUE 21.00 (ID: 88023B-10-3)	21.000	61.762	(1,297.00)
5/8 5/9	Purchase	TWILIO INC - A @ 105.9723 847.78 BROKERAGE 0.14 MORGAN STANLEY & CO. LLC FACE VALUE 8.00 (ID: 90138F-10-2)	8.000	105.99	(847.92)

Trade Date / Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
5/9 5/12	Purchase	NVIDIA CORP @ 116.6694 1,166.69 BROKERAGE 0.08 UBS SECURITIES LLC FACE VALUE 10.00 (ID: 67066G-10-4)	10.000	116.677	(1,166.77)
5/9 5/12	Purchase	TESLA INC @ 298.3853 895.16 BROKERAGE 0.02 UBS SECURITIES LLC FACE VALUE 3.00 (ID: 88160R-10-1)	3.000	298.393	(895.18)
5/9 5/12	Purchase	TWILIO INC - A @ 105.7595 317.28 BROKERAGE 0.05 MORGAN STANLEY & CO. LLC FACE VALUE 3.00 (ID: 90138F-10-2)	3.000	105.777	(317.33)
5/9 5/12	Purchase	ZOOM COMMUNICATIONS INC @ 81.2156 568.51 BROKERAGE 0.05 MERRILL LYNCH PIERCE FENNER & SMIT FACE VALUE 7.00 (ID: 98980L-10-1)	7.000	81.223	(568.56)
5/9 5/12	Purchase	HUBSPOT INC @ 602.8645 1,205.73 BROKERAGE 0.02 UBS SECURITIES LLC FACE VALUE 2.00 (ID: 443573-10-0)	2.000	602.875	(1,205.75)
5/9 5/12	Purchase	ROBINHOOD MARKETS INC - A @ 54.5095 1,090.19 BROKERAGE 0.15 UBS SECURITIES LLC FACE VALUE 20.00 (ID: 770700-10-2)	20.000	54.517	(1,090.34)
5/9 5/12	Purchase	TRADE DESK INC/THE -CLASS A @ 71.1887 1,139.02 BROKERAGE 0.12 UBS SECURITIES LLC FACE VALUE 16.00 (ID: 88339J-10-5)	16.000	71.196	(1,139.14)
5/9 5/12	Purchase	TEXAS INSTRUMENTS INC @ 172.27 344.54 BROKERAGE 0.02 JEFFERIES & COMPANY FACE VALUE 2.00 (ID: 882508-10-4)	2.000	172.28	(344.56)
5/9 5/12	Purchase	TEXAS INSTRUMENTS INC @ 172.0976 688.39 BROKERAGE 0.03 MERRILL LYNCH PIERCE FENNER & SMIT FACE VALUE 4.00 (ID: 882508-10-4)	4.000	172.105	(688.42)
5/9 5/12	Purchase	SERVICETITAN INC-A @ 119.288 119.29 BROKERAGE 0.01 VIRTU AMERICAS LLC FACE VALUE 1.00 (ID: 81764X-10-3)	1.000	119.30	(119.30)

Trade Date / Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
5/9 5/12	Purchase	TEXAS INSTRUMENTS INC @ 172.0708 172.07 BROKERAGE 0.01 VIRTU AMERICAS LLC FACE VALUE 1.00 (ID: 882508-10-4)	1.000	172.08	(172.08)
5/9 5/12	Purchase	TEXAS INSTRUMENTS INC @ 172.209 344.42 BROKERAGE 0.02 LIQUIDNET INC FACE VALUE 2.00 (ID: 882508-10-4)	2.000	172.22	(344.44)
5/9 5/12	Purchase	SERVICETITAN INC-A @ 118.25 118.25 BROKERAGE 0.01 CANTOR FITZGERALD & CO/CASTLEOAK S FACE VALUE 1.00 (ID: 81764X-10-3)	1.000	118.26	(118.26)
5/12 5/13	Purchase	TEXAS INSTRUMENTS INC @ 186.7516 1,680.76 BROKERAGE 0.07 MERRILL LYNCH PIERCE FENNER & SMIT FACE VALUE 9.00 (ID: 882508-10-4)	9.000	186.759	(1,680.83)
5/12 5/13	Purchase	TEXAS INSTRUMENTS INC @ 187.4486 187.45 BROKERAGE 0.01 MERRILL LYNCH PIERCE FENNER & SMIT FACE VALUE 1.00 (ID: 882508-10-4)	1.000	187.46	(187.46)
5/12 5/13	Purchase	LAM RESEARCH CORP @ 82.2412 657.93 BROKERAGE 0.06 JEFFERIES & COMPANY FACE VALUE 8.00 (ID: 512807-30-6)	8.000	82.249	(657.99)
5/12 5/13	Purchase	NVIDIA CORP @ 122.8532 982.83 BROKERAGE 0.06 JEFFERIES & COMPANY FACE VALUE 8.00 (ID: 67066G-10-4)	8.000	122.861	(982.89)
5/12 5/13	Purchase	TESLA INC @ 317.6132 1,588.07 BROKERAGE 0.04 JEFFERIES & COMPANY FACE VALUE 5.00 (ID: 88160R-10-1)	5.000	317.622	(1,588.11)
5/12 5/13	Purchase	SERVICETITAN INC-A @ 121.8802 365.64 BROKERAGE 0.02 VIRTU AMERICAS LLC FACE VALUE 3.00 (ID: 81764X-10-3)	3.000	121.887	(365.66)

Trade Date / Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
5/13 5/14	Purchase	META PLATFORMS INC-CLASS A @ 658.0657 1,316.13 BROKERAGE 0.02 S G COWEN & CO FACE VALUE 2.00 (ID: 30303M-10-2)	2.000	658.075	(1,316.15)
5/13 5/14	Purchase	NVIDIA CORP @ 130.0383 2,470.73 BROKERAGE 0.14 S G COWEN & CO FACE VALUE 19.00 (ID: 67066G-10-4)	19.000	130.046	(2,470.87)
5/13 5/14	Purchase	ROBINHOOD MARKETS INC - A @ 63.2842 1,328.97 BROKERAGE 0.16 S G COWEN & CO FACE VALUE 21.00 (ID: 770700-10-2)	21.000	63.292	(1,329.13)
5/14 5/15	Purchase	SERVICETITAN INC-A @ 124.3368 124.34 BROKERAGE 0.01 VIRTU AMERICAS LLC FACE VALUE 1.00 (ID: 81764X-10-3)	1.000	124.35	(124.35)
5/15 5/16	Purchase	SERVICETITAN INC-A @ 124.9504 124.95 BROKERAGE 0.01 VIRTU AMERICAS LLC FACE VALUE 1.00 (ID: 81764X-10-3)	1.000	124.96	(124.96)
5/16 5/19	Purchase	TESLA INC @ 347.89 2,435.23 BROKERAGE 0.05 VIRTU AMERICAS LLC FACE VALUE 7.00 (ID: 88160R-10-1)	7.000	347.897	(2,435.28)
5/16 5/19	Purchase	TESLA INC @ 347.9996 348.00 BROKERAGE 0.01 VIRTU AMERICAS LLC FACE VALUE 1.00 (ID: 88160R-10-1)	1.000	348.01	(348.01)
5/16 5/19	Purchase	NVIDIA CORP @ 135.2443 1,352.44 BROKERAGE 0.08 JEFFERIES & COMPANY FACE VALUE 10.00 (ID: 67066G-10-4)	10.000	135.252	(1,352.52)
5/16 5/19	Purchase	SERVICETITAN INC-A @ 129.5429 129.54 BROKERAGE 0.01 VIRTU AMERICAS LLC FACE VALUE 1.00 (ID: 81764X-10-3)	1.000	129.55	(129.55)

Trade Date Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
5/16 5/19	Purchase	CREDO TECHNOLOGY GROUP HOLDI @ 59.7912 418.54 BROKERAGE 0.05 BNP PARIBAS SECURITIES BOND FACE VALUE 7.00 (ID: G25457-10-5)	7.000	59.799	(418.59)
5/16 5/19	Purchase	CREDO TECHNOLOGY GROUP HOLDI @ 60.3139 361.88 BROKERAGE 0.04 BNP PARIBAS SECURITIES BOND FACE VALUE 6.00 (ID: G25457-10-5)	6.000	60.32	(361.92)
5/19 5/20	Purchase	TESLA INC @ 341.0942 682.19 BROKERAGE 0.02 FIDELITY CAPITAL MARKETS FACE VALUE 2.00 (ID: 88160R-10-1)	2.000	341.105	(682.21)
5/19 5/20	Purchase	TEXAS INSTRUMENTS INC @ 188.0084 752.03 BROKERAGE 0.03 FIDELITY CAPITAL MARKETS FACE VALUE 4.00 (ID: 882508-10-4)	4.000	188.015	(752.06)
5/19 5/20	Purchase	SERVICETITAN INC-A @ 126.5232 126.52 BROKERAGE 0.01 VIRTU AMERICAS LLC FACE VALUE 1.00 (ID: 81764X-10-3)	1.000	126.53	(126.53)
5/19 5/20	Purchase	CREDO TECHNOLOGY GROUP HOLDI @ 60.5026 363.02 BROKERAGE 0.05 BNP PARIBAS SECURITIES BOND FACE VALUE 6.00 (ID: G25457-10-5)	6.000	60.512	(363.07)
5/19 5/20	Purchase	CREDO TECHNOLOGY GROUP HOLDI @ 60.5026 484.02 BROKERAGE 0.06 BNP PARIBAS SECURITIES BOND FACE VALUE 8.00 (ID: G25457-10-5)	8.000	60.51	(484.08)
5/20 5/21	Purchase	ROBINHOOD MARKETS INC - A @ 64.4765 773.72 BROKERAGE 0.21 MERRILL LYNCH PIERCE FENNER & SMIT FACE VALUE 12.00 (ID: 770700-10-2)	12.000	64.494	(773.93)
5/20 5/21	Purchase	CREDO TECHNOLOGY GROUP HOLDI @ 61.5206 61.52 BROKERAGE 0.01 BNP PARIBAS SECURITIES BOND FACE VALUE 1.00 (ID: G25457-10-5)	1.000	61.53	(61.53)

Trade Date / Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
5/20 5/21	Purchase	CREDO TECHNOLOGY GROUP HOLDI @ 61.2802 245.12 BROKERAGE 0.03 BNP PARIBAS SECURITIES BOND FACE VALUE 4.00 (ID: G25457-10-5)	4.000	61.288	(245.15)
5/20 5/21	Purchase	SERVICETITAN INC-A @ 127.8269 383.48 BROKERAGE 0.02 VIRTU AMERICAS LLC FACE VALUE 3.00 (ID: 81764X-10-3)	3.000	127.833	(383.50)
5/21 5/22	Purchase	SERVICETITAN INC-A @ 123.8482 371.54 BROKERAGE 0.02 VIRTU AMERICAS LLC FACE VALUE 3.00 (ID: 81764X-10-3)	3.000	123.853	(371.56)
5/21 5/22	Purchase	WARBY PARKER INC-CLASS A @ 20.485 61.46 BROKERAGE 0.02 LUMINEX TRADING AND ANALYTICS LLC FACE VALUE 3.00 (ID: 93403J-10-6)	3.000	20.493	(61.48)
5/21 5/22	Purchase	WARBY PARKER INC-CLASS A @ 20.5061 717.71 BROKERAGE 0.61 PIPER JAFFRAY & CO. FACE VALUE 35.00 (ID: 93403J-10-6)	35.000	20.523	(718.32)
5/22 5/23	Purchase	SNOWFLAKE INC-CLASS A @ 202.0719 808.29 BROKERAGE 0.03 JEFFERIES & COMPANY FACE VALUE 4.00 (ID: 833445-10-9)	4.000	202.08	(808.32)
5/22 5/23	Purchase	WARBY PARKER INC-CLASS A @ 20.2367 364.26 BROKERAGE 0.32 PIPER JAFFRAY & CO. FACE VALUE 18.00 (ID: 93403J-10-6)	18.000	20.254	(364.58)
5/23 5/27	Purchase	SNOWFLAKE INC-CLASS A @ 201.7336 806.93 BROKERAGE 0.03 JEFFERIES & COMPANY FACE VALUE 4.00 (ID: 833445-10-9)	4.000	201.74	(806.96)
5/23 5/27	Purchase	NVIDIA CORP @ 131.0863 1,179.78 BROKERAGE 0.07 UBS SECURITIES LLC FACE VALUE 9.00 (ID: 67066G-10-4)	9.000	131.094	(1,179.85)

Trade Date / Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Settled Securities Purchased					
5/23 5/27	Purchase	ROBINHOOD MARKETS INC - A @ 64.0556 704.61 BROKERAGE 0.08 UBS SECURITIES LLC FACE VALUE 11.00 (ID: 770700-10-2)	11.000	64.063	(704.69)
5/23 5/27	Purchase	TEMPUS AI INC @ 58.1987 581.99 BROKERAGE 0.08 UBS SECURITIES LLC FACE VALUE 10.00 (ID: 88023B-10-3)	10.000	58.207	(582.07)
5/23 5/27	Purchase	TESLA INC @ 337.628 337.63 BROKERAGE 0.01 UBS SECURITIES LLC FACE VALUE 1.00 (ID: 88160R-10-1)	1.000	337.64	(337.64)
5/23 5/27	Purchase	TESLA INC @ 337.8182 1,351.27 BROKERAGE 0.03 S G COWEN & CO FACE VALUE 4.00 (ID: 88160R-10-1)	4.000	337.825	(1,351.30)
5/23 5/27	Purchase	WARBY PARKER INC-CLASS A @ 19.9919 539.78 BROKERAGE 0.47 PIPER JAFFRAY & CO. FACE VALUE 27.00 (ID: 93403J-10-6)	27.000	20.009	(540.25)
5/27 5/28	Purchase	WARBY PARKER INC-CLASS A @ 20.4649 143.25 BROKERAGE 0.12 PIPER JAFFRAY & CO. FACE VALUE 7.00 (ID: 93403J-10-6)	7.000	20.481	(143.37)
5/29 5/30	Purchase	TEMPUS AI INC @ 54.9398 604.34 BROKERAGE 0.08 GOLDMAN SACHS & CO. FACE VALUE 11.00 (ID: 88023B-10-3)	11.000	54.947	(604.42)
5/29 5/30	Purchase	NVIDIA CORP @ 138.7562 3,468.91 BROKERAGE 0.19 BMO NESBITT BURNS CORP FACE VALUE 25.00 (ID: 67066G-10-4)	25.000	138.764	(3,469.10)
5/29 5/30	Purchase	VEEVA SYSTEMS INC-CLASS A @ 279.2747 1,117.10 BROKERAGE 0.03 CITIGROUP GLOBAL MARKETS, INC FACE VALUE 4.00 (ID: 922475-10-8)	4.000	279.283	(1,117.13)
Total Settled Securities Purchased					**($50,427.69)**

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IMPORTANT INFORMATION ABOUT YOUR STATEMENT

For your convenience this statement combines information about your J.P. Morgan accounts identified in this package.

Bank deposit accounts, such as checking, savings and bank lending, may be subject to approval. Deposit products and related services are offered by JPMorgan Chase Bank, N.A. Member FDIC.

JPMorgan Chase Bank, N.A. and its affiliates (collectively "JPMCB") offer investment products, which may include bank-managed accounts and custody, as part of its trust and fiduciary services. Other investment products and services, such as brokerage and advisory accounts, are offered through J.P. Morgan Securities LLC ("JPMS"), a member of FINRA and SIPC. JPMCB and JPMS (collectively "J.P. Morgan") are affiliated companies under the common control of JPMorgan Chase & Co. This account summary is provided for your convenience and includes assets that may not be held by JP Morgan Securities, LLC.

Important Information about Pricing, Valuations, Estimated Annual Income and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for your exclusive use.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset. Values for oil, gas and mineral interests are calculated annually as three (3) times the net income received into the account from producing interests during the twelve (12) months preceding the value date. Non-producing interests are reflected at a nominal value. These values do not reflect the fair market value of the interests as they do not consider, including but not limited to, reserves, well depth, drilling activity, location or commodity prices.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

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 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 informational purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

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 asset may have been provided to us by third parties who may or 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.

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 may only be indicative.

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.

CERTAIN DEFINED TERMS THAT MAY APPEAR IN YOUR STATEMENT

EAI: Estimated Annual Income. Actual income could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EAI would be overstated.

EY: Estimated Yield. EY reflects only the estimated yield generated by an investment and does not reflect changes in its price, which may fluctuate. Actual yield could be lower or higher than the

estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EY would be overstated.

Unpriced: If we are unable to obtain a current market value from an internal or external 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.

Please see below for additional defined terms related to assets not held at J.P. Morgan.

Offshore Deposits

Deposits of non-U.S. dollar funds will be held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") outside of the United States. Under federal law, deposits that are maintained outside of the United States, including in any JPMCB branch located outside of the United States, are not insured by Federal Deposit Insurance Corporation (FDIC) or any other agency of the U.S. Federal Government; are subject to cross-border risks; and enjoy a lesser preference, as compared to deposits held in the United States, in the event JPMCB should be liquidated, become insolvent or be placed into receivership or be subject to other proceedings for the benefit of creditors. Certain of these Foreign Accounts may be considered reportable to the Financial Crimes Enforcement Network (FinCEN) on Report of Foreign Bank and Financial Accounts (FinCEN Form 114).

JPMCB's London Branch is a participant in the UK Financial Services Compensation Scheme (the "FSCS"), and the following terms apply to the extent any of your cash deposits are held at the London Branch. The terms of the FSCS offer protection in connection with deposits to certain types of claimants in the event that they suffer a financial loss as a direct consequence of the London Branch being unable to meet any of its obligations and, subject to the FSCS rules regarding eligible deposits, you may have a right to claim compensation from the FSCS. Subject to the FSCS rules, the maximum compensation payable by the FSCS in relation to eligible deposits is as set out in the relevant information sheet, which is available online as referenced below. For the purposes of establishing such maximum compensation, all your eligible deposits at the London Branch are aggregated and the total is subject to such maximum compensation. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk. Further information is also available online at http://www.jpmorgan.com/pages/deposit-guarantee-scheme-directive.

ASSETS NOT HELD AT J.P. MORGAN

ASSETS NOT HELD AT J.P. MORGAN are certain securities, financial instruments, and other assets that are held outside of J.P. Morgan (the "Assets"), and may include the following categories:

1. ASSET HELD OTHER INST: are assets where J.P. Morgan is fiduciary or custodian for assets held at another financial institution at the request or direction of the client, beneficiary or other interested party.

2. ASSET HELD AT ISSUER: are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds, including, but not limited to, hedge funds, private equity or other alternatives.

3. CLIENT HELD ASSET: are certain physical assets held under the custody and control of a client, beneficiary or other interested party.

4. MEMO POSTED ASSET: are assets held at other institutions or locations external to and without affiliation to J.P. Morgan and for which we have no fiduciary or other custodial responsibility. J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

5. Morgan Priv. Ventures - Initial investment amount(s) in Morgan Private Ventures (MPV) transaction(s): This statement lists your initial investment amount(s) in MPV transaction(s) that closed on or after January 1, 2019. The initial investment amount(s) is not guaranteed for accuracy and is provided for informational purposes only and does not reflect initial investment amount(s) for MPV transaction(s) that closed prior to January 1, 2019. MPV has not and has no duty to, update, monitor or value your investment in, or information presented in this statement with respect to, MPV transaction(s). To the extent that MPV has actual knowledge of a liquidity event with respect to a MPV transaction(s), MPV may, but is not obligated to, update or remove such information from the statement.

6. For annuity contracts and life insurance policies sold by J.P. Morgan representatives, Chase Insurance Agency, Inc. serves as agency of record and J.P.Morgan Securities LLC serves as broker record for variable products. When J.P. Morgan serves as trustee or agent for trustee, the physical annuity contract or physical insurance policy may be held at J.P. Morgan.

Categories 1, 2 and 3 apply only to client assets for which J.P. Morgan acts in a fiduciary or agency capacity pursuant to a trust instrument or other written agreement to provide trust or custodial services for the Assets.

Unless we have otherwise agreed or notified you in writing, the Assets have not been issued, sponsored, advised, managed or otherwise affiliated with J.P. Morgan or any of its affiliates, and no J.P. Morgan affiliate currently acts or has acted as a placement agent for the Assets. J.P. Morgan has not performed and, in the future, will not perform any due diligence in connection with the Assets, including the investment merits or value of the Assets.

The Assets are not covered by the Securities Investor Protection Corporation (SIPC) insurance applicable to securities held in the custody of J.P. Morgan Securities LLC, or by the FDIC Insurance applicable to cash deposit assets held in the custody of JPMorgan Chase Bank, N.A. If you have questions about SIPC or FDIC coverage for the Assets, you should contact the entities where the Assets are held.

Information on Memo Posted Assets is being reflected in your statements at your request, for informational purposes only and as a courtesy. The information reflected in your statements for the Assets will be based solely on information provided by you, or by third parties. J.P. Morgan will not be responsible for the completeness or accuracy of this information.

Information on Memo Posted Assets in your statements reflect, at your request, valuations and other information, such as cost basis, market values, gains/losses and yield/return ("Investment Information"), provided to us by the pricing/information source specified by you. J.P. Morgan's ability to include such information on your statements is contingent upon our receipt of the Investment Information in a timely manner. It is your responsibility to instruct the pricing/information source to provide us with the Investment Information that we require. J.P. Morgan will rely on the accuracy of the Investment Information, and will not verify any Investment Information or the methodology utilized to derive the Investment Information. J.P. Morgan will not be liable for any errors or omissions in compiling or disseminating the Investment Information. J.P. Morgan encourages you to review and maintain the original source documents and statements for the Investment Information, and to contact the third parties that provided those documents should you have any questions about their accuracy.

Ongoing, if J.P. Morgan does not receive documentation from the pricing/information source stating updated Investment Information, J.P. Morgan reserves the right to update the price of the affected Memo Posted Assets to "zero" or "not priced" and may remove those Assets from your statement without additional notice.

J.P. Morgan reserves the right to, in its sole discretion and without notice to you, discontinue including information regarding the Memo Posted Assets in your statements.

If at any time you no longer wish to have the Memo Posted Assets reflected in your statements, please inform your J.P. Morgan Client Service team in writing by letter or email.

Fund manager disclosure information available upon request

If you have an investment account that is managed by an SEC-registered investment adviser, J.P. Morgan will provide a copy of the adviser's Form ADV 2A or brochure upon written request.

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 professional.

What to Do If You Think Your Statement Contains an Error

Please review your statements and promptly report any inaccuracy or discrepancy in writing to the following address:

J.P. Morgan
500 Stanton Christiana Road
NCC1, Floor 1
Newark, DE 19713-2107

Any oral communication should be re-confirmed in writing to further protect your rights, including any rights that you may have under the Securities Investor Protection Act ("SIPA").

In case of errors or questions about electronic fund transfers

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your communication, please:

- Provide your name and account number;

- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- Tell us the dollar amount of the suspected error.

We will investigate your complaint or question and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If the alleged error involves an account which is subject to margin requirements or is otherwise covered by Regulation T of the Federal Reserve Board, we will not provisionally credit the account involved. For more complete details, see the applicable account agreements and appendices that govern your account.

In case of errors or questions about non-electronic transfers

If you believe that your statement is incorrect or if you need information about any non-electronic transaction shown on this statement, please contact us at the above address immediately. If any such error appears, you must notify us in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

JPMS, a member of the Securities Investor Protection Corp ("SIPC"), 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"). You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202) 371-8300.

Account protection applies when a SIPC member firm fails financially and is unable to meet its obligations to its securities customers, but does not apply to losses from the rise or fall in the market value of investments or to SIPC ineligible assets such as futures, options on futures, foreign exchange transactions, or any investment contracts that are not registered as securities or deposit account balances. For more information about SIPC Coverage, including the SIPC Brochure, visit www.sipc.org (follow the link to How SIPC Protects Investors) or by calling SIPC at (202) 371-8300.

IMPORTANT NOTICE REGARDING CALLABLE SECURITIES

To the extent J.P. Morgan Securities LLC (JPMS LLC) holds on behalf of any introduced customer account securities which, by their terms, may be called or redeemed prior to maturity ("callable securities") and a partial call or redemption involving such securities occurs, the following procedures will be followed: JPMS LLC will generally administer the partial call or redemption via an impartial lottery system by which it will allocate among its introduced customers the securities to be selected as called or redeemed. In the event the call or redemption is deemed to be on terms favorable to the applicable holder as determined by JPMS LLC, JPMS LLC shall not allocate the securities to any account in which it or its associated persons (or the associated persons of its introducing brokers, to the extent those accounts have been identified to JPMS LLC by the introducing broker, generally, "associated persons") have an interest until all other customers' positions in such securities have been satisfied. In the event the call or redemption is deemed to be on terms unfavorable to the applicable holder, as determined by JPMS LLC, the accounts of customers and associated persons will participate in the impartial lottery on equal terms. See https://www.jpmorgan.com/country/US/EN/disclosures/callable_securities
This information supersedes any prior or inconsistent terms relating to callable securities in your account.

Money Market Sweep Fund

Funds that are to be invested in a Money Market Sweep Fund will be held in a single consolidated JPMorgan Chase Bank, N.A. account overnight and invested in the designated Money Market Sweep Fund on the morning of the next business day. In the event of a failure of JPMorgan Chase Bank, N.A. on the day that the balances are swept from the beneficial owner's account to the single consolidated JPMorgan Chase Bank, N.A. account, the balances will be considered deposits by the Federal Deposit Insurance Corporation (FDIC) and will be insured by the FDIC under its applicable insurance rules and limits. However, if JPMorgan Chase Bank, N.A. were to fail on the next business day, when the balances are invested in the Money Market Sweep Fund, the balance will not be considered deposits by the FDIC, and the beneficial owner's swept balances will be treated in one of two ways: (i) if the failed JPMorgan Chase Bank, N.A.'s assets were transferred to an acquiring institution, the swept balances will be available to be returned back into the client's account on the business day following the failure of JPMorgan Chase Bank, N.A.; or (ii) if the failed JPMorgan Chase Bank, N.A. will be dissolved, the client will receive a check or other payment from the FDIC for the value of the client's allotted interest in the Money Market Sweep Fund in accordance with FDIC's normal procedures.

IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)

Your Asset Account consists of a bank account that custodies assets.

You must promptly advise your J.P.Morgan team of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan team will consider the information currently in its files to be complete and accurate.

IMPORTANT INFORMATION ABOUT YOUR INVESTMENTS AND POTENTIAL CONFLICTS OF INTEREST APPLICABLE TO YOUR MANAGED INVESTMENT ACCOUNT(S)

Conflicts of interest will arise whenever JPMorgan Chase Bank, N.A. or any of its affiliates (together, "J.P. Morgan") have an actual or perceived economic or other incentive in its management of our clients' portfolios to act in a way that benefits J.P. Morgan. Conflicts will result, for example (to the extent the following activities are permitted in your account): (1) when J.P. Morgan invests in an investment product, such as a mutual fund, structured product, separately managed account or hedge fund issued or managed by JPMorgan Chase Bank, N.A. or an affiliate, such as J.P. Morgan Investment Management Inc.; (2) when a J.P. Morgan entity obtains services, including trade execution and trade clearing, from an affiliate; (3) when J.P. Morgan receives payment as a result of purchasing an investment product for a client's account; or (4) when J.P. Morgan receives payment for providing services (including shareholder servicing, recordkeeping or custody) with respect to investment products purchased for a client's portfolio. Other conflicts will result because of relationships that J.P. Morgan has with other clients or when J.P. Morgan acts for its own account.

Investment strategies are selected from both J.P. Morgan and third-party asset managers and are subject to a review process by our manager research teams. From this pool of strategies, our portfolio construction teams select those strategies we believe fit our asset allocation goals and forward looking views in order to meet the portfolio's investment objective.

As a general matter, we prefer J.P. Morgan managed strategies. We expect the proportion of J.P. Morgan managed strategies will be high (in fact, up to 100 percent) in strategies such as, for example, cash and high-quality fixed income, subject to applicable law and any account-specific considerations.

While our internally managed strategies generally align well with our forward looking views, and we are familiar with the investment processes as well as the risk and compliance philosophy of the firm, it is important to note that J.P. Morgan receives more overall fees when internally managed strategies are included. We offer the option of choosing to exclude J.P. Morgan managed strategies (other than cash and liquidity products) in certain portfolios.

The Six Circles Funds are mutual funds managed by J.P. Morgan and sub-advised by third parties. Although considered internally managed strategies, J.P. Morgan does not retain a fee for fund management or other fund services.

J.P. MORGAN FUNDS OR THIRD PARTY FUNDS

Shares of the funds referenced above are not deposits or obligations of, or guaranteed or endorsed by, any bank and are not insured or guaranteed by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other government agency Return and share price will fluctuate and redemption value may be more or less than original cost. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized. You could lose money by investing mutual fund or a Money Market Fund. With respect to a Money Market Fund that qualifies as a "retail" or "government" money market fund under applicable money market fund regulations, although the Money Market Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. In the case of a Money Market Fund that does not qualify as a "retail" or "government" money market fund, because the share price of the Money Market Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. If a Money Market Fund does not qualify as a "government" money market fund the Money Market Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Money Market Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. A Money Market Fund's sponsor has no legal obligation to provide financial support to the Money Market Fund, and you should not expect that the sponsor will provide financial support to the Money Market Fund at any time.

Additional information about J.P. Morgan Funds fees is available in the J.P. Morgan Funds Disclosure Statement and in prospectuses that you may obtain from JPMorgan Distribution Services, Inc., for the J.P. Morgan Funds by calling (800) 480-4111 (Mutual Funds), (844) 457-6383 (ETFs), or by visiting www.jpmorganfunds.com, and for the Six Circles Funds, by calling (212) 464-2070, or by **visiting www.sixcirclesfunds.com.** Additional information about third party fund fees is available in the Third Party Funds Disclosure Statement. Additional information, and a prospectus for any Registered Fund in your account, may be obtained by contacting your J.P. Morgan team.

IMPORTANT INFORMATION ABOUT MUTUAL FUNDS AND EXCHANGE-TRADED FUNDS REGISTERED UNDER THE INVESTMENT COMPANY ACT OF 1940, AS AMENDED ("REGISTERED FUNDS")

(i) **J.P. Morgan Funds - Management Fees** J.P. Morgan or its affiliates may be sponsors or managers of Registered Funds ("J.P. Morgan Funds") that are purchased for the Client's Portfolio. In such case, J.P. Morgan or its affiliates may receive a fee for managing the J.P. Morgan Funds. As such, J.P. Morgan and its affiliates will receive more total revenue when the Client's Portfolio is invested in J.P. Morgan Funds than when it is invested in third-party funds.

(ii) **J.P. Morgan Funds and Third Party Funds - Other Fees & Expenses** All Registered Funds have various internal fees and other expenses that are paid by managers or issuers of the Registered Funds or by the Registered Fund itself, but that ultimately are borne by the investor. J.P. Morgan may receive administrative, servicing and other fees for providing services to both J.P. Morgan Funds and third-party Registered Funds that are held in the Client's Portfolio. These payments may be made by sponsors of Registered Funds (including affiliates of J.P. Morgan) or by the Registered Funds themselves, and may be based on the value of the Registered Funds in the Client's Portfolio. Registered Funds or their sponsors may have other business relationships with J.P. Morgan outside of its portfolio management role or with the broker-dealer affiliates of J.P. Morgan, which may provide brokerage or other services that pay commissions, fees and other compensation.

(iii) **Six Circles Funds** The Six Circles Funds are Registered Funds specifically designed by J.P. Morgan for use in discretionary accounts as completion funds to align with J.P. Morgan's core portfolio views. A J.P. Morgan affiliate acts as investment advisor to the Six Circles Funds and engages third-party investment managers as sub-advisors to the Funds' investment portfolios. J.P. Morgan may experience certain benefits and efficiencies from investing account assets in the Six Circles Funds instead of unaffiliated investment vehicles; however, J.P. Morgan does not retain investment advisory fees for managing the Six Circles Funds through an agreement to waive any investment advisory fees that exceed the fees owed to the Six Circles Funds' third-party sub-advisors. The Six Circles Funds do not pay fees to J.P. Morgan for any other services to the Six Circles Funds. Services are provided by third-party service providers and are generally paid by the Six Circles Funds or J.P. Morgan. (Note that the market value of assets invested in the Six Circles Funds will be included in calculating the advisory fees paid on the overall Portfolio.)

IRA Account Withholding Notice

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold a percentage other than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Distribution Request. This form is available from your J.P. Morgan team. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.

IMPORTANT INFORMATION REGARDING REQUIRED MINIMUM DISTRIBUTIONS

As you are age 73 or older on or after January 1, 2025, the Internal Revenue Service requires that you take a Required Minimum Distribution (RMD) annually from your Traditional, SEP or SIMPLE IRAs. You may also be required to take an RMD if you received assets in an Inherited IRA.

What you should know

- Traditional, SEP and SIMPLE IRAs
  - Your first RMD(s) must be taken by April 1 of the year following the year in which you turn 73. Otherwise, RMDs must be taken annually by December 31.
  - If you choose to wait until the year after you turn 73 to take your first RMD(s), you will still need to take your annual RMD for that year by December 31. This means you will need to meet two RMD obligations in one year.
  - We are required to notify the IRS that you need to take an RMD for 2025.
- Inherited IRAs
  - If you have an Inherited IRA, IRS RMD rules also apply to you. As a result, you may need to take a distribution annually by December 31.
- **Failure to meet your RMD obligations may result in a 25% excise tax, or 10% if corrected during a two year correction window on the amount not distributed.**
- If you own more than one Traditional, SEP or SIMPLE IRA, we will calculate the RMD separately for each IRA, but you can withdraw the total amount of your RMD obligations for these IRAs from any one or more of these IRAs. However, this approach cannot be used for all types of IRAs. Inherited IRAs as well as other types of tax-qualified retirement accounts follow different rules that require their RMDs to be calculated and taken separately.
- You may have to pay income taxes on your RMD withdrawals.
- While we provide your RMD amount as a courtesy, you are ultimately responsible for determining what your RMD is each year and for withdrawing the full amount by your applicable due date.
- We recommend that you consult with a tax or legal professional, as we cannot provide tax or legal advice.

How RMDs are calculated

- The "RMD amount" shown in the "Retirement Contribution & Distribution Summary" section of your account statement is calculated using the IRS's Life Expectancy Tables, which provide "distribution periods" based on age. The value of your account at the end of the prior year is divided by the applicable distribution period to determine your RMD amount. The RMD amount is also included in your tax information package sent each year by January 31.
- For original IRA owners, the RMD is calculated using the IRS's Uniform Lifetime Table, which provides "distribution periods" based on age. The only exception to this calculation is if your spouse is your sole beneficiary and more than 10 years younger than you; in this case, we can use the IRS's Joint Life and Last Survivor Expectancy Table at your request.
- If you have received assets in an Inherited IRA, the RMD is calculated using the IRS's Single Life Expectancy Table, which provides "distribution periods" based on age. Since Inherited IRA RMD calculation rules can be complex, please consult your tax and legal professionals regarding the amount that may need to be distributed in order to satisfy your RMD, if any.
- Please contact us for details regarding your specific calculation.

Please note:

- This RMD amount does not take into account any:
  - Distributions you have already taken this year;

- Other IRAs you may have;
- Rollovers, transfers or failed conversions that were outstanding at the end of last year; and
- Unpriced positions held in your account.

- If we were not your IRA custodian on the last business day of the prior year, or if your account is new, even though you may be required to take an RMD, we are unable to calculate your RMD without additional information from you.
- If for any reason the RMD amount does not appear on your statement, or if you would like us to recalculate the amount, we will provide you with a calculation of the amount for the calendar year upon your request. We may need additional information in order to perform the calculation.

How to request a distribution

To request a distribution, please contact your J.P. Morgan team.

J.P. Morgan and its affiliates and employees do not provide tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any financial transactions.

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. Where "net investment" per share estimated value for a DPP or REIT security is presented, please note that part of your distribution includes a return of capital. Any distribution that represents a return of capital reduces the estimated per share value shown on your account statement.

IMPORTANT INFORMATION ABOUT AUTOMATIC REINVESTMENT IN YOUR ACCOUNT(S)

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

J.P. Morgan provides you with the ability to enroll in a dividend reinvestment program to reinvest any and all dividend, capital gains and return of capital distributions (collectively for purposes of this section, "Distributions") for securities eligible for participation (for purposes of this section, "DRIP"). By participating in DRIP, all Distributions paid on eligible individual securities you have selected will automatically be reinvested into the shares of the same security. The important terms of DRIP include:

- Eligibility. Most equities, open end mutual funds, closed end funds and ETFs are eligible for participation in DRIP. Exclusions will be identified at the time you are enrolled.

- Voluntary Participation. Participation in DRIP is voluntary and you may modify or discontinue your participation at any time. You may enroll by specifying eligible securities for participation in DRIP; modify your elections; or unenroll from DRIP by contacting your J.P. Morgan team.

- Trade Execution. With the exception of open end mutual funds, reinvestment will occur through either J.P. Morgan, or, for certain eligible securities, the Depository Trust Company (DTC). For non-margin brokerage accounts, reinvestment made through J.P. Morgan or DTC will occur after the pay date of the Distribution, and in the case of J.P. Morgan be done through a series of transactions. Consequently, you should expect to receive these shares at a date later than the pay date for the Distribution. For margin accounts, reinvestment made through J.P. Morgan will occur on the pay date and reinvestment made through DTC after the pay date. There may be a difference in price depending on whether the DRIP trade is made through J.P. Morgan or DTC. DRIP trades made through DTC will post to your account when the shares are made available to J.P. Morgan by DTC and will be reflected on your statement. Irrespective of whether reinvestment is made through DTC or J.P. Morgan or in a non-margin brokerage or margin account, the number of shares you receive will be based on an average weighted price of the security and you must be enrolled in DRIP prior to the record date for the relevant security for reinvestment to be made in that security.

- No Fees. No commissions or fees are charged for DRIP trades.

- Shares Credited. For reinvestments made through J.P. Morgan or DTC, you should expect to receive the number of whole shares that could be purchased by dividing your Distribution by the average weighted price of the security and the remaining Distribution will be deposited in your account in cash. For open end mutual funds, participation in DRIP may give you interests in fractional shares of securities which will be credited to your account. In that case, you will receive dividend payments proportionate to your partial share holdings.

- Confirmation of Transactions. All DRIP trades will be reflected on monthly account statements. You will not receive separate immediate confirmations for DRIP trades. You may request the details of any DRIP trade by contacting J.P. Morgan.Transactions that are not part of DRIP will continue to receive confirmations contemporaneously with the trade.

- No Recommendation. The inclusion of any security in DRIP is not a recommendation by J.P. Morgan to buy, hold or sell such security. Participation in DRIP does not assure profits on your investments and does not protect against loss in declining markets.

- DRIP Changes. DRIP participants will be notified in advance if there are any material changes to DRIP though no notice will be given if there are changes to the eligibility of a particular security.

Please contact your J.P. Morgan Client Service team if you own more than 5% of a publicly traded Regulated Investment Company ("RIC"), or more than 10% of a publicly traded Real Estate Investment Trust ("REIT") in the aggregate at both J.P. Morgan and other financial institutions that hold the same publicly traded RIC or REIT on your behalf, as there may be potential U.S. tax consequences relating to your investment. If you do not contact us, J.P. Morgan will deem you to hold a minority interest of less than 5% or 10% in either the publicly traded RIC or REIT, respectively.