

Is this client a Professional Service Provider acting as a financial intermediary (Gatekeeper/Financial Liaison), with assets held on behalf of one or more unidentified underlying clients unknown to the bank?	No
Is this entity a Private Equity Fund (Venture Capital Fund or Leveraged Buyout)?	No
Is this a Hedge Fund? (Pooled investment vehicles (often partnerships) that primarily invest financial capital of third party investors in enterprises that are too risky for the standard capital markets or bank loans.)	No
Is this a Cash Intensive business? (Cash-intensive businesses/entities exist in various industry sectors and include, but are not limited to convenience stores, grocery stores, restaurants, bars, retail stores, liquor stores, cigarette distributors, privately owned ATMs, vending machine operators and parking garage operators.)	No
Is this entity any of the following business types?	aa. None of the above
Is the Entity a Personal Holding Company (PHC) or Personal Investment Company (PIC) located in an offshore jurisdiction?	Yes
Is the PHC/PIC managed by JPMC? (Trustees of the entity are JPMC employees, e.g., PHC managed in Nassau/Geneva/Delaware)	No
Have you received copies of the shares or listing of shares?	Yes
Are the shares registered or in bearer form?	Registered
PHC/PIC Location	VIRGIN ISLANDS, U.S.
Did the client confirm with you that the beneficial ownership is as stated within this KYC?	Yes
Did the client confirm that he/she would inform you if beneficial ownership changes?	Yes
Was the "Confirmation of Beneficial Ownership" document received from the beneficial owner? Please attach the J.P. Morgan Confirmation of Beneficial Ownership document to the KYC.	Yes
List the number of shares that have been issued	1000.00

Business Case	
Please specify why you are comfortable with this client given the identified risk factor(s). Your answer is your "business case" and should detail all mitigating factors.	Long term client of the PB, well known to senior staff and relationship monitored closely with regular reviews. No material events or developments to note over past twelve months
Provide client history/detail, including when the relationship was established, how it came to be in PB/PWM, client's association with other JPM LOBS, etc.	Jeffrey Epstein has been a client of the Private Bank for over ten years. Jeffrey's felony offense is well documented and he complete his sentence and probation two years ago. No material developments or issues with client relationship over the past twelve months.
Client known to whom (JPMorgan employees), how well, and how long:	Integrated team, sr. management (see notes). Known for ten years. Regular dialogue with client.
Overall PB/PWM relationship size and type of accounts:	Jeffrey maintains a brokerage trading relationship across multiple entities (>\$100 million) and also maintain numerous checking accounts for personal and business working capital
Is this a shared client, what other LOB has a relationship with the client? Provide relationship manager name (if known), client of other LOB since (date), and relationship size?	No, as of now Jeffrey works with the U.S. Private Bank
Additional Comments	Nothing material to note over past twelve months.

Expected Activity		
Deposit Account(s)		
Transaction Types	Expected Activity Levels	Anticipated Dollar Amount Totals per Month
Cash Deposits		
Cash Withdrawals		
Check Deposits		
Checks Paid		
Incoming Wires (Domestic)		
Outgoing Wires (Domestic)		
Incoming Wires (International)		
Outgoing Wires (International)		
ACH Deposits		
ACH Payments		
Internal Transfer (Debits/Credits)	Low (1-10)	\$10,000 TO \$50,000
Asset Purchases/Sales		
What is the initial/ongoing source of funding for the client's Deposit Account(s) ?		
The initial source of funding will be from an internal transfer of funds from Jeff Epstein's personal account held at JPMorgan. Any ongoing source of funding will also be from internal transfer of funds from Jeff Epstein's personal account held at JPMorgan - investment proceeds from various personal investments are held in his personal account.		
What is the purpose/intended use of account(s)? Please provide a detailed description of how the Deposit Account(s) will be used by the client.		
The client has requested the opening of a checking account for personal investment company. This will be a flow-through account. The purpose of the account is to purchase stocks and bonds.		