



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

DARREN K. INDYKE IRA ROLLOVER ACCT. [REDACTED]
For the Period 1/1/11 to 1/31/11

Asset Account

J.P. Morgan Team

Paul Morris	Banker	[REDACTED]
Paul Barrett	Investment Specialist	[REDACTED]
Janet Young	Client Service Team	[REDACTED]
Pauline Esposito	Client Service Team	[REDACTED]
Online access	www.MorganOnline.com	

Table of Contents

	Page
Account Summary	2
Holdings	
Cash and Short Term	4
Portfolio Activity	5

Client News

Important change affecting your asset account

The current standard maximum deposit insurance amount (SMDIA) has been permanently raised to \$250,000. This FDIC insurance coverage limit applies per depositor, per insured bank for each account ownership category. Due to this change we are modifying the Combined Terms and Conditions. Unless otherwise indicated below, all other terms and conditions of the various account agreements still apply. Please contact your J.P. Morgan team if you have questions about these changes.

The next to the last paragraph of the Deposit Sweep in the Asset Account Agreement is replaced as follows:

The Deposit Sweep is insured by the Federal Deposit Insurance Corporation ("FDIC") for the standard insurance amount of \$250,000 per depositor, per insured bank, for each account ownership category. The \$250,000 limit on FDIC insurance generally represents the aggregate coverage available to an individual for all deposit accounts held in a custodial capacity on the individual's behalf at any particular insured financial institution. If the combined balances of my Deposit Sweep and any other single ownership categories that I have with the same bank exceeds \$250,000, my total FDIC coverage for all single ownership categories with the same bank will be limited to \$250,000, but if I have funds in a different insured depository Morgan Affiliate, those funds will be covered separately. Funds in a Deposit Sweep in excess of \$250,000 will be uninsured.



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