The Life and Accident Insurance Plans

The JPMorgan Chase Life and Accident Insurance Plans provide eligible employees with the security that comes from knowing you have a complete package of insurance protection suited to your personal situation. You’re automatically provided with certain company-paid life and business travel accident insurance to help provide financial protection to your beneficiaries if you become injured or die. You can also purchase employee and dependent supplemental term life insurance and accidental death and dismemberment (AD&D) insurance at group rates.

This section will provide you with a better understanding of how your coverage under the Life and Accident Insurance Plans works, including how and when benefits are paid.

Questions?

For live help through a customer service representative, call the Life and Accident Insurance Plans’ Claims Administrators. Please see “Claims Administrators’ Contact Information” on page 30.

For questions about enrollment and eligibility, contact the Benefits Call Center:

- 1-877-JPMChase (1-877-576-2427)
- Quick Path: Enter your Standard ID or Social Security number; press 1; enter your PIN; press 1

If calling from outside the United States:

- 1-212-552-5100 (GDP# 352-5100)

Service Representatives are available Monday through Friday, from 8:00 a.m. to 7:00 p.m. Eastern Time, except certain U.S. holidays.

You can also obtain answers to your questions 24 hours a day, seven days a week online at My Health. My Health provides one-stop access to your benefits information. Simply use your Single Sign-On password to access the Benefits Web Center from My Health. Go to My Health > Other Benefits > Benefits Web Center.

From work: My Health from the intranet

From home: myhealth.jpmorganchase.com (also available for your covered spouse/domestic partner)

Update: Your Guide to Benefits at JPMorgan Chase

This document is your summary plan description of the JPMorgan Chase Life and Accident Insurance Plans. The U.S. Department of Labor requires JPMorgan Chase to routinely provide benefits plan summaries to plan participants. Please retain this information for your records. This document also constitutes the plan document for the Life and Accident Insurance Plans.

This document does not include all of the details contained in the applicable insurance contracts. If there is a discrepancy between the applicable insurance contracts and this document, the insurance contracts will control.

Important Information for Residents of Certain States:

State-specific requirements may affect the benefits described in this document. You may learn if such requirements apply to your state at www.prudential.com/etonline. You will be asked to enter your state of residence and an access code. Your access code is 02042.
The JPMorgan Chase U.S. Benefits Program is available to most employees on a U.S. payroll who are regularly scheduled to work 20 hours or more a week and who are employed by JPMorgan Chase & Co. or one of its subsidiaries to the extent that such subsidiary has adopted the JPMorgan Chase U.S. Benefits Program. This information does not include all of the details contained in the applicable insurance contracts, plan documents, and trust agreements. If there is any discrepancy between this information and the governing documents, the governing documents will control. JPMorgan Chase & Co. expressly reserves the right to amend, modify, reduce, change, or terminate its benefits and plans at any time. The JPMorgan Chase U.S. Benefits Program does not create a contract or guarantee of employment between JPMorgan Chase and any individual. JPMorgan Chase or you may terminate the employment relationship at any time.
**Important Terms**

As you read this summary of the JPMorgan Chase Life and Accident Insurance Plans, you’ll come across some important terms related to the plans. To help you better understand the plans, many of those important terms are defined here.

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actively-at-Work</td>
<td>Performing all the duties that pertain to your work on a regular basis at the place where they’re normally performed or where they’re required to be performed by JPMorgan Chase. A person who works at home must be able to report to a place of employment outside the home. You must be actively-at-work for your new or newly approved increase in coverage to take effect. The actively-at-work provision also applies if your coverage is subject to evidence of insurability. The insurance carriers for each of these plans may have additional actively-at-work requirements that are specific to their plan. For more information, please contact the insurance carriers directly.</td>
</tr>
<tr>
<td>After-Tax Contributions</td>
<td>Contributions that are taken from your pay after federal and, in most cases, state and local income taxes have been withheld.</td>
</tr>
<tr>
<td>Annual Earnings (for the Business Travel Accident Insurance Plan only)</td>
<td>Your annual wage or salary from JPMorgan Chase as of the date of the accident, including the monthly average times 12 of any amounts paid during the preceding 36 months as hourly wages and/or commissions, but excluding any overtime earnings, bonuses, or other extra compensation arrangements.</td>
</tr>
<tr>
<td>Beneficiary</td>
<td>The person, people, estate, or entity you name to receive benefits from the insurance plan if you die.</td>
</tr>
<tr>
<td>Claims Administrator</td>
<td>The company that provides certain claims administration services for the Life and Accident Insurance Plans. The claims administrator for each benefit is noted at the beginning of the description of each plan. JPMorgan Chase is not involved in deciding appeals for any benefits claim denied under the Life and Accident Insurance Plans. All fiduciary responsibility and decisions regarding a claim for a denied benefit under the plans rest solely with the claims administrator.</td>
</tr>
<tr>
<td>Conversion Privilege</td>
<td>When group coverage ends, you have the right to convert all or part of your life insurance to an individual life insurance policy without providing evidence of insurability. You will need to contact the claims administrator for specific information. <strong>Please Note:</strong> You may not convert AD&amp;D coverage. Your dependents may convert their dependent supplemental term life insurance even if you do not port or convert your employee supplemental term life insurance.</td>
</tr>
<tr>
<td>Domestic Partner (for the Business Travel Accident Insurance Plan only)</td>
<td>Generally, someone who lives with you full-time and shares your life much like a spouse would, but is not recognized as your spouse under federal law. Domestic partners can be either same-sex or opposite-sex.</td>
</tr>
<tr>
<td>Term</td>
<td>Definition</td>
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</tr>
<tr>
<td>Eligible Compensation (for the Basic Life Insurance, Supplemental Term Life Insurance, and Accidental Death and Dismemberment Insurance Plans)</td>
<td>Generally, your annual base salary plus applicable job differential pay (e.g., shift pay). It does not include any annual bonuses, overtime, special recognition, or other incentive awards you might receive. In certain situations, your eligible compensation may include other cash earnings (e.g., commissions, draws, and overrides) paid under certain non-annual incentive plans that provide compensation in lieu of base salary. For the benefits plans described here, your eligible compensation is updated as changes occur throughout the year (including while you are on a leave of absence). <strong>Please Note:</strong> Separate definitions other than what is described here may apply to employees in certain positions who are paid on a draw-and-commission basis. If this situation applies to you, you will be notified.</td>
</tr>
<tr>
<td>Eligible Dependents</td>
<td>Under the Life and Accident Insurance Plans, your eligible dependents can include your spouse or domestic partner and your children (including children of your domestic partner). Please see “Your Eligible Dependents” in the Medical Plan section of this Guide for more information.</td>
</tr>
<tr>
<td>Evidence of Insurability (does not apply to the Business Travel Accident Insurance Plan or AD&amp;D Plan)</td>
<td>Information that must be provided to The Prudential Insurance Company of America, the claims administrator for the Supplemental Term Life Insurance Plan, before you can be approved for certain levels of coverage. Please see “Evidence of Insurability” on page 22 for more information.</td>
</tr>
<tr>
<td>Imputed Income (applies to the Basic Life Insurance Plan only)</td>
<td>The value of company-provided basic life insurance above $50,000, which must be reported as income to the Internal Revenue Service (IRS). Imputed income becomes part of your taxable income reported on your W-2.</td>
</tr>
<tr>
<td>Term</td>
<td>Definition</td>
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<td>--------------------------------------------------</td>
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</tr>
<tr>
<td><strong>Loss</strong></td>
<td><strong>Accidental Death and Dismemberment Plan.</strong> Loss is defined as:</td>
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<tr>
<td></td>
<td>• The loss of a hand or foot means loss by severing at or above the wrist or ankle joint.</td>
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<td></td>
<td>• Loss of sight means total loss that cannot be recovered.</td>
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<td></td>
<td>• Loss of speech means complete and irrecoverable loss of speech.</td>
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<tr>
<td></td>
<td>• Loss of hearing means complete and irrecoverable loss of hearing in both ears.</td>
</tr>
<tr>
<td></td>
<td>• The loss of a thumb and index finger means the actual and complete severance through or above the metacarpophalangeal joints.</td>
</tr>
<tr>
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<td>No more than 100% of the amount of your coverage will be paid for losses sustained in a single accident.</td>
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<td></td>
<td><strong>Business Travel Accident Insurance Plan.</strong> Loss means accidental death, paralysis, and accidental dismemberment as follows:</td>
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<tr>
<td></td>
<td>• For a hand or foot: complete severance through or above the wrist or ankle joint</td>
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<td></td>
<td>• For an eye: total and irrevocable loss of the entire sight in that eye</td>
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<tr>
<td></td>
<td>• For loss of hearing in an ear: the total and irrevocable loss of the entire ability to hear in that ear</td>
</tr>
<tr>
<td></td>
<td>• For loss of speech: the total and irrevocable loss of the entire ability to speak</td>
</tr>
<tr>
<td></td>
<td>• For thumb and index finger: complete severance through or above the metacarpophalangeal joints of both digits</td>
</tr>
<tr>
<td><strong>Portability</strong> (for the Basic Life Insurance, Supplemental Term Life Insurance, and Accidental Death and Dismemberment Insurance Plans)</td>
<td>Ability to continue coverage through the claims administrator on a direct-bill basis when your employment terminates with JPMorgan Chase.</td>
</tr>
<tr>
<td></td>
<td><strong>Please Note:</strong> If you elect to port your employee supplemental term life insurance you may also port any dependent supplemental term life insurance. Similarly, if you elect to port your employee AD&amp;D coverage, you may also port your dependent AD&amp;D coverage.</td>
</tr>
<tr>
<td></td>
<td>In the event of a divorce or your death, your covered spouse/domestic partner can port dependent supplemental term life insurance. Otherwise, dependent supplemental term life insurance can only be converted to an individual policy.</td>
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<tr>
<td></td>
<td>If you are receiving benefits under the Long-Term Disability Plan and your benefits end, you may not port your supplemental life or AD&amp;D coverage. You may convert your supplemental life insurance; however, you may not convert your AD&amp;D coverage.</td>
</tr>
<tr>
<td><strong>Qualified Change in Status</strong></td>
<td>The JPMorgan Chase benefits you elect during each annual benefits enrollment period will generally stay in effect throughout the plan year, unless you elect otherwise due to a qualified change in status (such as marriage, divorce, the birth or adoption of a child, etc.) within 31 days of the qualifying event for benefits to be effective the date of the event.</td>
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<tr>
<td></td>
<td><strong>Please Note:</strong> Any changes you make during the year must be consistent with your qualified change in status. Please see “Qualified Change in Status” on page 13 for more information.</td>
</tr>
</tbody>
</table>
## Some Quick Facts

<table>
<thead>
<tr>
<th>Company-Provided Benefits</th>
<th>If you’re an eligible employee, your participation in the following plans is automatic: basic life insurance and business travel accident insurance. You don’t need to enroll to receive coverage under these plans.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Costs</td>
<td>JPMorgan Chase pays the full cost of your basic life insurance (including Identity Theft (ID) Assistance Program, Travel Assistance and Emergency Evacuation services, funeral concierge services, and SurvivorSupport® financial counseling services) and business travel accident insurance. You pay the full cost of the supplemental term life insurance and accidental death and dismemberment (AD&amp;D) insurance you elect for yourself, your spouse/domestic partner, and your eligible dependents on an after-tax basis.</td>
</tr>
</tbody>
</table>
| Your Choices            | If you’re an eligible employee, your participation in the following plans is optional and must be elected:  
  - **Employee supplemental term life insurance.** You can choose coverage in $10,000 increments up to 10 times your eligible compensation (rounded to the next $10,000) to a maximum of $3 million. **Please Note:** If your eligible compensation decreases in the future, your maximum insurance amount of 10 times your eligible compensation will be likewise reduced.  
  - **Dependent supplemental term life insurance.** Generally, you can choose coverage in $10,000 increments up to a maximum of $300,000 for your spouse/domestic partner and/or $5,000 or $10,000 in coverage for each child. (You must have or elect employee and/or adult supplemental term life insurance to cover children under the plan. To cover the children of your domestic partner, your domestic partner must be enrolled for supplemental term life insurance.)  
  - **Employee accidental death and dismemberment (AD&D) insurance.** You can choose coverage in $10,000 increments up to 10 times your eligible compensation (rounded to the next $10,000) to a maximum of $3 million. **Please Note:** If your eligible compensation decreases in the future, your maximum insurance amount of 10 times your eligible compensation will be likewise reduced.  
  - **Dependent accidental death and dismemberment (AD&D) insurance.** You can choose coverage between $10,000 and $600,000 (in increments of $10,000) for your spouse/domestic partner and/or $10,000 increments up to a maximum of $100,000 for each child. (You must have or elect employee and/or adult AD&D insurance to cover your children under the plan. To cover the children of your domestic partner, your domestic partner must be enrolled for AD&D insurance.) |
Participating in the Life and Accident Insurance Plans

The general guidelines for participating in the JPMorgan Chase Life and Accident Insurance Plans are described in this section. Since most benefits described here are provided by insurance, the terms of the policy or insurance certificate will control eligibility for benefits. If there is a discrepancy between this description and the policy or certificate, the policy or certificate will control.

Eligibility

In general, you are eligible to participate in the JPMorgan Chase Life and Accident Insurance Plans if you are:

- On a U.S. payroll of your employer and you are subject to FICA taxes;
- Paid salary, draw, commissions, or production overrides;
- Regularly scheduled to work 20 or more hours per week; and
- Employed by JPMorgan Chase & Co. or one of its subsidiaries to the extent that such subsidiary has adopted the plans.

Please Note: An individual classified or employed in a work status other than as a common law salaried employee by his/her employer, such as an:

- Independent contractor/agent (or its employee);
- Hourly-paid employee;
- Intern; and/or
- Occasional/seasonal, leased, or temporary employee

is not eligible to participate in the plan regardless of whether an administrative or judicial proceeding subsequently determines this individual to have instead been a common law salaried employee.

However, in the case of the Business Travel Accident Insurance Plan, all employees of JPMorgan Chase or a participating company are automatically covered by this insurance.

Your participation in the following plans is automatic:

- Basic life insurance; and
- Business travel accident insurance.

Your participation in the following plans is optional:

- Employee supplemental term life insurance;
- Dependent supplemental term life insurance;
- Employee accidental death and dismemberment (AD&D) insurance; and
- Dependent accidental death and dismemberment (AD&D) insurance.
Your Eligible Dependents

For details about your eligible dependents under the Dependent Supplemental Term Life Insurance Plan and the Dependent Accidental Death and Dismemberment (AD&D) Insurance Plan, please refer to “Your Eligible Dependents” in the Medical Plan section of this Guide. If JPMorgan Chase employs your spouse, domestic partner, or child, he or she can be covered as an employee or as your dependent, but not as both. If you want to cover your eligible child(ren), you or your spouse/domestic partner may provide this coverage.

Please Note: You may choose supplemental term life insurance for your spouse/domestic partner even if you do not elect coverage for yourself. However, you must elect either employee and/or spouse/domestic partner supplemental term life insurance coverage to elect coverage for eligible children. To choose dependent supplemental term life insurance for your domestic partner’s children, your domestic partner must be enrolled in supplemental term life insurance. If you are enrolled when your employment terminates and choose to port your employee supplemental term life insurance, you may also port any dependent supplemental term life insurance. If your termination is due to the end of your disability benefits, you may only convert your supplemental term life insurance coverage; it cannot be ported. Otherwise, dependent supplemental term life insurance can only be converted to an individual policy. In the event of a divorce or your death, your covered spouse/domestic partner can elect to port dependent supplemental term life insurance.

You may choose dependent AD&D insurance for your spouse/domestic partner even if you do not elect coverage for yourself. However, you must elect either employee and/or spouse/domestic partner AD&D coverage to elect coverage for eligible children. To choose dependent AD&D insurance for your domestic partner’s children, your domestic partner must be enrolled in AD&D insurance. When your coverage terminates, if you choose to port your AD&D insurance, you may also port any dependent AD&D insurance. In the event of a divorce or your death, your covered dependents can elect to port AD&D insurance.

Please Note: You may not convert AD&D coverage.

Cost of Coverage

JPMorgan Chase pays the full cost of your coverage under the Basic Life Insurance Plan and the Business Travel Accident Insurance Plan. You pay the full cost of any employee and dependent coverage under the Supplemental Term Life Insurance Plan and employee and dependent coverage under the Accidental Death and Dismemberment (AD&D) Insurance Plan.

Your cost for coverage for supplemental term life insurance for a plan year depends on your and/or your spouse’s/domestic partner’s age as of December 31 of that plan year, tobacco user status, and elected amount of coverage. The cost you pay for your children is the same, regardless of the number of children you have, and depends on the amount of coverage you elect. The cost you pay for AD&D insurance for yourself and/or your dependents, including your spouse/domestic partner or children, depends on the amount of coverage you elect.

Your costs for supplemental term life insurance and AD&D insurance are automatically deducted from your pay on an after-tax basis.

Imputed Income

You must pay income taxes on the value of your company-provided basic life insurance above $50,000. This value is called “imputed income” and becomes part of your taxable income reported on your W-2. If your eligible compensation is greater than $50,000, you can choose to limit your basic life coverage to $50,000. However, if you later wish to increase your coverage, evidence of insurability (EOI) rules will apply.
If you have coverage but are away from work because of an unpaid leave of absence, you will be directly billed for any required contributions on an after-tax basis.

From time to time, refunds or adjustments of contributions and proceeds from demutualizations are received, which are associated with these and other plans and prior plans of heritage companies. These funds will be placed in trust and will be used solely for the employee plan purposes for which employees pay the costs, including the reduction of contributions for life, AD&D, disability, or other employee-paid insurance. Or, these funds will be used to provide benefits under such plans or prior plans.

**Tobacco User Status**

Employees and their covered spouses/domestic partners who do not use tobacco products pay less for supplemental term life insurance coverage. Each year, employees must verify their status as a non-tobacco user or tobacco user, as well as the status of their covered spouse/domestic partner under the applicable plans. To be considered a non-tobacco user and pay lower, non-tobacco user rates under the applicable plans for a plan year, you and/or your covered spouse/domestic partner must be tobacco-free for at least 12 months as of January 1 of that plan year, or complete an approved tobacco cessation program. If you continue to use tobacco, you will need to complete an approved tobacco cessation course annually to continue to qualify for the lower, non-tobacco user rates. If you and/or your covered spouse/domestic partner meet the definition of a tobacco user but fail to declare your tobacco user status, you will be subject to disciplinary action.

**Please Note:** In your first calendar year of employment, you will be assigned non-tobacco user rates for your and your covered spouse/domestic partner’s coverage even if you declare yourself and/or covered spouse/domestic partner as tobacco users, because you may not have had an opportunity to complete a tobacco cessation course in order to qualify for the lower, non-tobacco user rates. In subsequent years, however, you will be eligible for non-tobacco user rates only if you have been tobacco-free for 12 months (as of January 1) or if you complete a tobacco cessation course, as described in the preceding paragraph.

If you were hired on or after October 1, for the current plan year and in the following plan year, you will be assigned non-tobacco user rates for your and your covered spouse’s/domestic partner’s coverage even if you declare yourself and/or covered spouse/domestic partner as tobacco users, because you may not have had an opportunity to complete a tobacco cessation program in order to qualify for the lower, non-tobacco user rates.

You’ll receive more information regarding the opportunity to update your tobacco user status during each annual benefits enrollment period.

For more information on the Tobacco Cessation Program, please go to My Health.

**How Tobacco User Is Defined**

Under the JPMorgan Chase Benefits Program, a person who has used any type of tobacco product, smoked or not smoked (e.g., cigarettes, cigars, pipes, chewing tobacco, snuff, etc.) regardless of the frequency or location (this includes daily, occasionally, socially, at-home only, etc.) in the 12 months preceding any January 1 is considered a “tobacco user.”
# How to Enroll

Participation in the Basic Life Insurance Plan and Business Travel Accident Insurance Plan is automatic — you don’t need to enroll. The Basic Life Insurance Plan also includes the following additional benefits:

- Identity (ID) Theft Assistance Program;
- Travel Assistance and Emergency Evacuation Services;
- Funeral Concierge Services; and
- SurvivorSupport® Financial Counseling Services.

Participation in the Supplemental Term Life Insurance Plan and Accidental Death and Dismemberment (AD&D) Insurance Plan is optional. You must enroll to have coverage.

<table>
<thead>
<tr>
<th>If You:</th>
<th>What You Need to Do to Enroll:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Are an Employee</strong></td>
<td>During an annual benefits enrollment period, or at another time as determined by the company, you can make your elections through the Benefits Web Center on My Health or through the Benefits Call Center. At the beginning of each enrollment period, you’ll receive instructions on how to enroll. To access the Benefits Web Center, go to My Health &gt; Other Benefits &gt; Benefits Web Center. You’ll also receive information about the choices available to you and their costs at that time. You need to review your available choices carefully and enroll in the option that best meets your needs. You can’t change your choices during the year unless you have a qualified change in status. Please see “Qualified Change in Status” on page 13 for more information.</td>
</tr>
<tr>
<td><strong>Are a Newly Hired Employee</strong></td>
<td>If you’ve just joined JPMorgan Chase and are enrolling for the first time, you need to make your choices through the Benefits Web Center on My Health or through the Benefits Call Center within 31 days of your date of hire if you are a full-time employee, and within 31 days prior to becoming eligible if you are a part-time employee, as explained below:</td>
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<tr>
<td></td>
<td><strong>If you are a full-time employee,</strong> you may receive information regarding benefits enrollment after accepting a position with JPMorgan Chase but before your hire date. Your coverage will begin on the first of the month following your hire date, as long as you enroll prior to your hire date or within 31 days after your hire date.</td>
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<tr>
<td></td>
<td><strong>If you are a part-time employee,</strong> you will receive your enrollment materials within 31 days before becoming eligible for coverage. You need to enroll within 31 days before your eligibility date. You can access your benefits enrollment materials online at My Health &gt; New hire benefits enrollment. To access the Benefits Web Center, go to My Health &gt; Other Benefits &gt; Benefits Web Center.</td>
</tr>
<tr>
<td><strong>Have a Change in Work Status or Qualified Change in Status</strong></td>
<td>If you’re enrolling during the year because you’re a newly eligible employee due to a work status change or you have a qualified change in status, you’ll have 31 days from the date of the change in status to make your new choices through the Benefits Web Center on My Health or through the Benefits Call Center. To access the Benefits Web Center, go to My Health &gt; Other Benefits &gt; Benefits Web Center. Please see “Qualified Change in Status” on page 13 for more information.</td>
</tr>
</tbody>
</table>
Depending on your Supplemental Term Life Insurance Plan election, you may be required to provide evidence of insurability (EOI). (Please see “Evidence of Insurability” on page 22 for more information.)

**Please Note:** There are no EOI requirements for AD&D insurance.

### If You Do Not Enroll

<table>
<thead>
<tr>
<th>If You:</th>
<th>And You Do Not Enroll:</th>
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<tbody>
<tr>
<td><strong>Are an Employee</strong></td>
<td>If you’re already participating in the Life and Accident Insurance Plans and do not change your elections or cancel coverage during the annual benefits enrollment period, you’ll generally keep the same coverage you had before the annual benefits enrollment period. However, you’ll be subject to any changes in the plan and coverage costs. <strong>Please Note:</strong> If you are participating at the maximum level of Employee Supplemental Term Life Insurance and/or Employee Accidental Death and Dismemberment (AD&amp;D) Insurance and your eligible compensation decreases, your Employee Supplemental Term Life Insurance and/or AD&amp;D insurance will also decrease.</td>
</tr>
<tr>
<td><strong>Are a Newly Hired or Newly Eligible Employee</strong></td>
<td>If you’re a newly hired or newly eligible employee and do not enroll before the end of the designated 31-day enrollment period, you will not be able to make the change in coverage until the following annual benefits enrollment period. Supplemental term life insurance elections will require you to provide evidence of insurability (EOI) at that time. <strong>Please see</strong> “Qualified Change in Status” on page 13 for more information.</td>
</tr>
<tr>
<td><strong>Have a Qualified Change in Status</strong></td>
<td>If you have a qualified change in status that allows you to enroll in supplemental term life insurance and/or accidental death and dismemberment (AD&amp;D) insurance mid-year and you do not actively enroll within the designated 31-day period, you won’t be able to choose supplemental term life insurance and/or AD&amp;D insurance until the next annual benefits enrollment period. Please see “Qualified Change in Status” on page 13 for more information. Supplemental term life insurance elections will require you to provide evidence of insurability. Please see “Evidence of Insurability” on page 22 for more information.</td>
</tr>
</tbody>
</table>

### When Coverage Begins

Basic life insurance (including the additional covered services) begins on the first day of the month following your date of hire, if you are a full-time employee. Coverage for part-time employees begins on the first of the month following 60 days from your date of hire. In either case, you must be actively-at-work on the date that your coverage is scheduled to begin.

Business travel accident insurance begins on your date of hire. You must be actively-at-work on the date that your coverage is scheduled to begin.
<table>
<thead>
<tr>
<th>If You:</th>
<th>When the Coverage You Elect Begins:</th>
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<tbody>
<tr>
<td><strong>Are an Employee</strong></td>
<td><strong>Supplemental Term Life Insurance.</strong> If you or your eligible spouse/domestic partner enroll for coverage for the first time or make increases in current coverage during an annual benefits enrollment period, your coverage will take effect the later of January 1 of the following plan year or the date that your evidence of insurability (EOI) form is approved by The Prudential Insurance Company of America, the claims administrator. You must be actively-at-work on the coverage effective date. If you elect to reduce or discontinue your supplemental term life insurance during an annual benefits enrollment period, your election will take effect the following January 1. Please see “Evidence of Insurability” on page 22 for more information. <strong>Accidental Death and Dismemberment (AD&amp;D) Insurance.</strong> The coverage you elect during the annual benefits enrollment period generally takes effect the beginning of the following plan year (January 1) as long as you are actively-at-work on your first scheduled day on or after this effective date. There is no EOI required for AD&amp;D insurance.</td>
</tr>
</tbody>
</table>
| **Are a Newly Hired or Newly Eligible Employee** | **Supplemental Term Life Insurance:** The coverage you elect as a newly hired employee takes effect as follows:  
- If you are a full-time employee, coverage begins on the first day of the month following your date of hire. The Prudential Insurance Company of America, the claims administrator, approves any required EOI.  
- If you are a part-time employee regularly scheduled to work at least 20 but less than 40 hours per week, coverage begins on the first of the month following 60 days from your date of hire. The Prudential Insurance Company of America, the claims administrator, approves any required EOI. In either case, you must be actively-at-work on the date that your coverage is scheduled to begin.  
If you enroll for supplemental term life insurance when you are a newly hired employee, you are allowed to enroll for supplemental term life insurance for an amount up to the lesser of three times your eligible compensation or up to $500,000 without having to submit EOI. You can enroll a spouse/domestic partner for an amount up to $50,000 without having to submit EOI. Elected amounts above these guaranteed issue amounts will be subject to EOI and will not be effective until approved by Prudential. Please see “Evidence of Insurability” on page 22 for more information. **Accidental Death and Dismemberment (AD&D) Insurance.** The coverage you elect as a newly hired employee takes effect as follows:  
- If you are a full-time employee, coverage begins on the first day of the month following your hire date.  
- If you are a part-time employee regularly scheduled to work at least 20 but less than 40 hours per week, coverage begins on the first of the month following 60 days from your date of hire. In either case, you must be actively-at-work on the date that your coverage is scheduled to begin. There is no EOI required for AD&D insurance. |
If You: | When the Coverage You Elect Begins:
---|---
Have a Change in Work Status or Qualified Change in Status | **Supplemental Term Life Insurance.** If you have a change in work status, or experience a qualified change in status, and you elect to change your elections based on that status change, your coverage will begin on the first day of the payroll cycle following written approval by The Prudential Insurance Company of America, the claims administrator, of any required EOI, and the corresponding payroll deductions will be taken on the last day of the same payroll cycle. You must be actively-at-work on the coverage effective date.

**Accidental Death and Dismemberment (AD&D) Insurance.** If you have a change in work status, or experience a qualified change in status, and you elect to change your elections based on that status change, your coverage will begin on the date of the status change. There is no EOI required.

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**Qualified Change in Status**

The Supplemental Term Life Insurance Plan and/or Accidental Death and Dismemberment (AD&D) Insurance Plan elections you make during the annual benefits enrollment period will stay in effect through the following plan year (or the current plan year if you enroll during the year as a newly eligible employee). However, you may be permitted to change your elections before the next annual benefits enrollment period if you have a qualified change in status.

*Please Note:* Any changes you make during the year must be consistent with your qualified change in status.

If you have a qualified change in status and want to change your coverage, please see the **Benefits Status Change Guide,** which includes details on how to make changes. The Guide is available on My Health > Benefits updates for new situations and is also available on request through the Benefits Call Center.

You need to enroll through the Benefits Web Center on My Health or through the Benefits Call Center within 31 days of the qualifying event. Otherwise, you will not be able to make the change in coverage until the following annual benefits enrollment period. To access the Benefits Web Center, go to My Health > Other Benefits > Benefits Web Center.

*Please Note:* Documentation of dependent eligibility will be required when adding a dependent for coverage and may be required at any time by JPMorgan Chase or the claims administrator. JPMorgan Chase regularly conducts dependent eligibility verification to ensure that all covered dependents meet the current eligibility requirements of the JPMorgan Chase U.S. Benefits Program. For details, please see an “Important Note on Dependent Eligibility” in the Medical Plan section of this Guide.

If you have questions during the year about qualifying events and what the allowed benefits changes are, please visit the Benefits Web Center on My Health or contact the Benefits Call Center and speak with a Service Representative.

You and/or your eligible dependents may need to satisfy certain evidence of insurability (EOI) requirements for the Supplemental Term Life Insurance Plan, as determined by the claims administrator, before coverage due to a qualified change in status can begin. (Please see “Evidence of Insurability” on page 22 for more information.) Your coverage will begin on the first day of the payroll cycle following written approval by The Prudential Insurance Company of America, the claims administrator, of any required EOI, and the corresponding payroll deductions will be taken on the last day of the same payroll cycle. You must be actively-at-work on the coverage effective date.
Qualified changes in status under the Supplemental Term Life Insurance Plan and Accidental Death and Dismemberment (AD&D) Insurance Plan are listed in the following table.

<table>
<thead>
<tr>
<th>Event</th>
<th>Supplemental Term Life Insurance Plan Changes</th>
<th>AD&amp;D Insurance Plan Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse and Children</td>
<td></td>
<td></td>
</tr>
<tr>
<td>You get married</td>
<td>• Add coverage for yourself and/or your eligible dependents*</td>
<td>• Add coverage for yourself and/or your eligible dependents**</td>
</tr>
<tr>
<td>You enter into a domestic partner relationship or civil union</td>
<td>• Add coverage for yourself, your domestic partner, and any eligible children*</td>
<td>• Add coverage for yourself, your domestic partner, and any eligible children**</td>
</tr>
<tr>
<td>You have, adopt, or obtain legal guardianship of a child***</td>
<td>• Add coverage for yourself and/or your eligible dependents*</td>
<td>• Add coverage for yourself and/or your eligible dependents**</td>
</tr>
<tr>
<td>You and/or your covered dependents gain other benefits coverage***</td>
<td>• Cancel coverage for yourself and/or your covered dependents who have gained other coverage</td>
<td></td>
</tr>
<tr>
<td>You and/or your eligible dependents lose other benefits coverage***</td>
<td>• Add coverage for yourself and/or your eligible dependents who have lost other coverage</td>
<td>• Add coverage for yourself and/or your eligible dependents who have lost other coverage**</td>
</tr>
<tr>
<td>You get legally separated or divorced</td>
<td>• Cancel coverage for your former spouse and/or children who are no longer eligible</td>
<td>• Cancel coverage for your former spouse and/or children who are no longer eligible</td>
</tr>
<tr>
<td>You end a domestic partner relationship or civil union</td>
<td>• Cancel coverage for your domestic partner and your domestic partner’s eligible children</td>
<td>• Cancel coverage for your domestic partner and your domestic partner’s eligible children</td>
</tr>
<tr>
<td>A covered family member dies***</td>
<td>• Cancel coverage for your deceased dependent and any children who are no longer eligible</td>
<td>• Cancel coverage for your deceased dependent and any children who are no longer eligible</td>
</tr>
<tr>
<td>A child is no longer eligible for coverage***</td>
<td>• Cancel coverage for your child</td>
<td>• Cancel coverage for your child</td>
</tr>
</tbody>
</table>

* You must have or elect employee and/or adult supplemental term life insurance to cover your children under the plan. You must elect adult supplemental term life insurance for your domestic partner to cover your domestic partner’s children under the plan.

** You must have or elect employee and/or adult AD&D insurance to cover your children under the plan. You must elect adult AD&D insurance for your domestic partner to cover your domestic partner’s children under the plan.

*** Also applies to a domestic partner relationship.
Beneficiaries

A beneficiary is the person, people, estate, or entity you name to receive benefits from the Life and Accident Insurance Plans if you die. You can name anyone as your beneficiary — including a trust — or you can name more than one person to share the benefit. You can also change your beneficiary at any time, and you can have different beneficiaries for each benefit.

Keep in mind that if you name more than one person as your beneficiary, you should specify what percentage of your benefit each beneficiary would receive to total 100%. If you don’t specify what percentage each beneficiary would receive, all your beneficiaries will share in your benefit equally.

• **For company-paid life and business travel accident insurance, employee supplemental term life insurance and employee accidental death and dismemberment (AD&D) insurance:** If you don’t have a designated beneficiary (or your named beneficiary dies before you), benefits will be paid in equal shares in the following order:
  — Surviving spouse or civil union partner
  — Surviving children
  — Surviving parents
  — Surviving siblings
  — Your estate

If you wish to name your domestic partner as your beneficiary, you must submit an online beneficiary designation form. The form is available:

  — **From the Intranet:** [me@jpmc > Benefits & Rewards > View or Update Beneficiaries](#)
  — **From the Internet:** [beneficiary.jpmorganchase.com](#)

• **For dependent supplemental term life insurance and dependent accidental death and dismemberment (AD&D) insurance:** You’re automatically the beneficiary for your spouse/domestic partner and/or children. If you and your spouse/domestic partner both work for JPMorgan Chase, the parent who covers the child(ren) is the beneficiary.

Assignment of Benefits

You’re entitled to transfer your basic and supplemental term life insurance and accidental death and dismemberment (AD&D) insurance ownership rights to another person, people, trust, or estate. Generally, the primary reason for making an assignment (i.e., transfer ownership) of your life insurance is estate planning. For more information, please call the Benefits Call Center and speak with a Service Representative.
Company-Paid Basic Life and Business Travel Accident Insurance Plans

The following information describes your coverage under the company-paid Basic Life and Business Travel Accident Insurance Plans.

Company-Paid Basic Life Insurance

Your company-paid basic life insurance is equal to one times your eligible compensation, up to $100,000. If your eligible compensation is not an even multiple of $1,000, your coverage will be raised to the next higher $1,000. JPMorgan Chase pays the full cost of this coverage.

Please Note: Separate definitions other than what are described here may apply to employees in certain positions who are paid on a draw-and-commission basis. If this situation applies to you, you will be notified.

Your basic life insurance benefit is paid to your beneficiary upon your death, regardless of the reason for your death. Please see “Beneficiaries” on page 15 for more information about naming a beneficiary.

The Basic Life Insurance Plan is provided through an insurance policy issued by The Prudential Insurance Company of America.

Accelerated Benefit Option

If you or your covered spouse/domestic partner is diagnosed with a terminal illness that's expected to result in death within 12 months, the terminally ill person can apply for an accelerated benefit option equal to 75% of his or her coverage amount (combined supplemental term life insurance and basic life insurance) up to $500,000. This benefit applies to basic life insurance, employee supplemental term life insurance, and spouse/domestic partner supplemental term life insurance.

Upon payment of this benefit, the covered person's life insurance is reduced by the amount approved for payment. Supplemental term life insurance contributions will be reduced to reflect the new lower coverage amount. Accelerated benefit option payments are excluded from your gross income and, therefore, are exempt from federal income tax. Please see your tax advisor regarding any other tax consequences. Upon the covered person’s death, the reduced amount of life insurance will be paid to the beneficiary. Please see “Beneficiaries” on page 15 for more information.

If you elect the Accelerated Benefit Option, you may still receive Survivor Support® Financial Counseling Services.

Imputed Income

Under the Internal Revenue Code, JPMorgan Chase must report as income the value of any company-provided basic life insurance in excess of $50,000. This value is called “imputed income,” and it becomes part of your taxable income reported on your W-2. If your eligible compensation is greater than $50,000, you can choose to limit your basic life insurance amount to $50,000 to avoid imputed income. If you do that, your coverage amount will remain fixed at $50,000 even if your eligible compensation increases.

Please Note: If you choose to limit the amount of your basic life insurance, you will need to satisfy evidence of insurability (EOI) to increase coverage at a later date. Please see “Evidence of Insurability” on page 22 for more information.
Conversion

Your basic life insurance ends on the date your employment with JPMorgan Chase ends. You may convert your basic life insurance to an individual policy within 31 days of the coverage termination date by calling Prudential directly at 1-877-889-2070 from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday - Friday.

Additional Benefits

As an added benefit of your company-paid Basic Life Insurance Plan, you are entitled to the following programs. Please Note: You cannot port or convert coverage under the following programs following your termination date.

SurvivorSupport® Financial Counseling Services

If you die while actively employed or while receiving long-term disability (LTD) benefits (please see “If You Go on Long-Term Disability” under “If Your Situation Changes” starting on page 33), the plan provides your surviving spouse or other key adult survivor with financial planning services at no cost. These services are provided by Ayco Company, a nationally recognized financial consulting firm, for a period of six months following your date of death. (Ayco does not sell any products or services.) Ayco is not an affiliate of Prudential. Services include assistance with:

- Settling the estate;
- Cash-flow planning;
- Income-tax counseling; and
- Insurance and estate planning.

Participants receive comprehensive, objective financial counseling from experienced Ayco counselors familiar with JPMorgan Chase’s benefits. The counselor coordinates the efforts of the participant’s attorney, accountant, insurance agent, and/or broker to develop a strategy and implement it.

Participants receive:

- A telephone counseling session with an Ayco counselor in which financial concerns will be identified and resolved. Family members, attorneys, and other support people are encouraged to attend. Additional meetings may be scheduled, depending on the complexity of the issues.
- A personalized financial plan to help organize the steps to take now and in the future.
- The SurvivorSupport® Reference Guide — an interactive workbook that includes step-by-step worksheets, tables, and illustrations to help the participant evaluate relevant aspects of his or her financial situation.
- Direct toll-free telephone access to financial counselors for six months from the date of death.
- Monthly telephone follow-up.

This list is subject to change at any time.

Identity (ID) Theft Assistance Program

You are entitled to identity theft protection, provided at no cost to you, offered by AXA Assistance. The ID Theft Assistance Program educates you about the threats of identity theft and how you and your eligible dependents can ensure the security of your personal information. AXA Assistance can help guide you through the recovery process if your identity or that of your eligible dependents is compromised. The service can be accessed 24 hours a day, 365 days a year by calling 1-888-558-2707. (AXA is not an affiliate of Prudential.) This benefit is also available to your family members.
**Travel Assistance and Emergency Evacuation Services**

Travel Assistance and Emergency Evacuation Services are administered by AXA Assistance, and are provided to you and your family members at no cost. Services include direct, worldwide access to prompt assistance in the event of an unexpected medical emergency when you are traveling 100 miles (100 kilometers outside the United States) or more from home, up to certain dollar limits and a 120-day limit. These services can also provide you with domestic and international legal referrals. This benefit is also available to your family members.

A full range of emergency assistance services is available to you, including:

- Emergency medical evacuation;
- Medically necessary repatriation;
- Transportation of mortal remains;
- Transportation of escort;
- Family visitation;
- Minor children return/escort;
- Vehicle return;
- 24-hour information service;
- Medical monitoring;
- Medical referral;
- Guarantee of medical expenses;
- Insurance coordination;
- Lost document service;
- Legal assistance;
- Emergency delivery of prescription items;
- Emergency cash transfers and advances; and
- Language assistance.

This list is subject to change at any time.

The Travel Assistance and Emergency Evacuation Services Center’s multilingual staff (including physicians and nurses) is available 24 hours a day, 365 days a year to provide prompt assistance when you have an emergency. To reach AXA Assistance, call 1-800-565-9320. Employees outside the United States can call collect at 1-312-935-3783.

For more information about Travel Assistance and Emergency Evacuation Services, please call AXA Assistance at 1-800-565-9320 and identify yourself as a JPMorgan Chase employee.

**Funeral Concierge Services**

Funeral Concierge Services, offered by Everest, can provide critical information and assistance to families when they need to make informed decisions about funeral-related issues. This service is provided anywhere in the United States. Examples include creating a personalized funeral plan, gathering pricing information, and negotiating the costs of funeral services with local funeral homes. Everest’s personalized planning and concierge services are available for your immediate family; however, you may use the online planning tools to research and plan funerals for any member of your family. For more information, call 1-800-913-8318. This phone number is staffed 24 hours a day. (Everest is not an affiliate of Prudential.)
Business Travel Accident Insurance

Business Travel Accident (BTA) Insurance, provided under an insurance policy with the AIG-National Union Fire Insurance Company of Pittsburgh, PA, is designed to protect you (and your spouse/domestic partner and children, if they accompany you or are on their way to accompany you on an authorized, company-paid business trip while you are covered under the plan) in the event of accidental death or serious covered injury caused by an accident that occurs while traveling on approved business for the company. In addition, this insurance covers you if accidental death or a serious covered injury occurs as a result of a criminal act of violence directed at you on JPMorgan Chase’s premises or as a result of a criminal act of violence against you while you’re traveling on company business (or against your spouse/domestic partner and children, if they accompany you on a business trip).

Business Travel Accident Insurance pays the full benefit amount in the event of death. A portion of the benefit amount is payable in the event of certain injuries.

Employee BTA Insurance

JPMorgan Chase provides you with business travel accident insurance equal to six times your annual salary, with a minimum benefit of $50,000 and a maximum of $3 million, at no cost to you. However, if you’re paid on an hourly basis, annual salary is based on the monthly average of amounts paid to you by JPMorgan Chase as hourly wages and/or commissions during the previous 36 months. The monthly average is then multiplied by 12 to determine your annual salary. Annual salary excludes any overtime earnings, bonuses, or other extra compensation arrangements.

Dependent BTA Insurance

Business Travel Accident Insurance includes coverage for your spouse/domestic partner and/or children if they accompany or are on their way to accompany you on an authorized, company-paid business trip while you are covered under the plan.

- Your spouse/domestic partner coverage is covered for a maximum benefit of $150,000; and
- Your children are covered for $10,000 in the event of death and up to $20,000 in the event of dismemberment.

How Business Travel Accident Insurance Pays Benefits

Business Travel Accident Insurance pays full or partial benefits depending on the extent of loss, as shown in the chart below.

<table>
<thead>
<tr>
<th>Type of Loss</th>
<th>Benefit Amount Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>100%</td>
</tr>
<tr>
<td>Quadriplegia</td>
<td>100%</td>
</tr>
<tr>
<td>Both hands or both feet</td>
<td>100%</td>
</tr>
<tr>
<td>Sight of both eyes</td>
<td>100%</td>
</tr>
<tr>
<td>One hand and one foot</td>
<td>100%</td>
</tr>
<tr>
<td>One hand and the sight of one eye</td>
<td>100%</td>
</tr>
<tr>
<td>One foot and the sight of one eye</td>
<td>100%</td>
</tr>
<tr>
<td>Speech and hearing in both ears</td>
<td>100%</td>
</tr>
<tr>
<td>Paraplegia</td>
<td>75% of the full amount</td>
</tr>
<tr>
<td>Hemiplegia</td>
<td>50% of the full amount</td>
</tr>
<tr>
<td>One hand or one foot</td>
<td>50% of the full amount</td>
</tr>
<tr>
<td>Sight of one eye</td>
<td>50% of the full amount</td>
</tr>
<tr>
<td>Speech or hearing in both ears</td>
<td>50% of the full amount</td>
</tr>
<tr>
<td>Hearing in one ear</td>
<td>25% of the full amount</td>
</tr>
<tr>
<td>Thumb and index finger of same hand</td>
<td>25% of the full amount</td>
</tr>
</tbody>
</table>

Benefits are also payable in the event of severe burns. Business Travel Accident Insurance pays a percentage of the full benefit amount depending on the extent of the burn injury.
Additional Plan Benefits

Business Travel Accident Insurance may provide additional benefits to you and to your spouse/domestic partner and/or children in the event of a covered accident. These additional benefits include, but are not limited to:

- **Seat Belt and Air Bag Benefit:** If you (or a covered family member) is in an accident that causes death while operating or riding as a passenger in an automobile while wearing a properly fastened, original, factory-installed seat belt, an additional seat belt benefit is payable if an accidental death benefit is payable under the Business Travel Accident Insurance Plan. The seat belt benefit is equal to the lesser of $50,000 or 10% of the maximum BTA Insurance benefit for the covered individual. An additional air bag benefit is also payable if the seat belt benefit is payable and if at the time of the accident the covered individual is positioned in a seat protected by a properly functioning, original, factory-installed supplemental restraint system that inflates on impact. The additional air bag benefit is equal to the lesser of $25,000 or 5% of the maximum BTA Insurance benefit for the covered individual.

- **Felonious Assault Benefit:** Coverage for an additional $5,000 in the event of death as the result of a felonious assault while on a business trip or while you are at work on JPMorgan Chase’s premises.

- **Hospitalization Benefit:** If you, your spouse/domestic partner and/or child requires hospitalization as a result of a covered accident, an additional 5% of the applicable benefit amount is payable, up to a maximum payment of $5,000.

- **Common Accident Benefit:** In the event that both you and your spouse/domestic partner die in the same accident, the maximum benefit amount for your spouse/domestic partner will increase from $150,000 to the amount equal to your maximum benefit.

- **Rehabilitation Benefit:** In the event of dismemberment or paralysis from a covered accident, this feature pays an additional 5% of the benefit amount, up to a maximum payment of $50,000, for rehabilitation expenses in connection with the injury.

- **Trauma and Bereavement Counseling Benefit:** In the event of your, your spouse’s/domestic partner’s, or your child’s injury or death, this feature pays up to $250 per session for trauma or bereavement counseling for up to 30 sessions.

- **Emergency Evacuation:** If you (or your spouse/domestic partner or children) are outside a 100 mile radius from your place of primary residence and suffer an injury or emergency sickness that warrants emergency evacuation, this feature will pay the reasonable expense for such evacuation. The expense must not exceed the usual charge for similar transportation in the location where the expense is incurred and must not include charges that would not have been made if no insurance existed.

Additional benefits, including psychological therapy, day care, and tuition benefits, are described in the insurance policy for the plan.

What Is Not Covered

Business travel accident insurance benefits are not payable for loss or death that results from:

- Suicide or any attempt at suicide, or intentional self inflicted injury or attempt at self injury;
- Sickness or disease, except as provided for in connection with an emergency medical evacuation benefit described in the insurance policy for the plan;
- Service in the military, naval, or air service of any country;
- War or any act of war in the United States or your country of permanent residence;
- Commission of or attempt to commit a felony;
- Normal commuting between your residence and place of employment; or
- Riding in any aircraft not owned by the company, except if you receive prior written authorization from AIG-National Union Fire Insurance Company of Pittsburgh, PA.

This list is subject to change at any time.
Supplemental Term Life Insurance Plan

The Supplemental Term Life Insurance Plan is provided through an insurance policy issued by The Prudential Insurance Company of America. You may elect to obtain supplemental term life insurance for yourself, as well as your spouse/domestic partner and your eligible children. The following information describes your options under the Supplemental Term Life Insurance Plan.

Employee Supplemental Term Life Insurance

The Supplemental Term Life Insurance Plan lets you choose amounts of employee coverage according to your own needs. You can enroll for coverage in $10,000 increments up to 10 times your eligible compensation (rounded up to the next $10,000) to a maximum of $3 million. Please Note: If you enroll for the maximum amount of coverage and your eligible compensation subsequently decreases, your coverage will decrease accordingly.

Through the Benefits Web Center on My Health, you can easily determine the level of supplemental term life insurance you need. Look for the “Estimate Your Life Insurance Needs” link on the insurance page of the Benefits Web Center. To access the Benefits Web Center, go to My Health > Other Benefits > Benefits Web Center.

Dependent Supplemental Term Life Insurance

JPMorgan Chase also offers dependent supplemental term life insurance for your spouse/domestic partner and each of your eligible children. Your options include:

- Spouse/domestic partner coverage in $10,000 increments up to a maximum of $300,000; and/or
- Child coverage of $5,000 or $10,000 per child.

Please Note: You may choose supplemental term life insurance for your spouse/domestic partner even if you do not elect coverage for yourself. However, you must elect either employee and/or spouse/domestic partner supplemental term life insurance to elect coverage for eligible children. To choose dependent supplemental term life insurance for your domestic partner’s children, your domestic partner must be enrolled for supplemental term life insurance.

If your spouse is also a JPMorgan Chase employee, he or she can elect coverage as either an employee or as a spouse, but not as both. It is generally better to elect employee supplemental term life insurance since it is less expensive and you can elect higher coverage amounts.

Notification of Approval

The Prudential Insurance Company of America, the claims administrator, will notify you if and when coverage under the Supplemental Term Life Insurance Plan is approved for you and/or your spouse/domestic partner. Coverage for the amount of insurance subject to EOI will not begin until the first of the month following the date the coverage is approved, assuming you are actively-at-work. Keep in mind that you and your eligible dependents may not be approved by The Prudential Insurance Company of America, the claims administrator, for the amount of coverage elected. In the event your EOI form is not approved, Prudential will notify you in writing if your coverage is denied. For more information, contact The Prudential Insurance Company of America at 1-888-257-0412.
Evidence of Insurability

In certain instances, you may need to provide evidence of insurability (EOI) if you want to elect supplemental term life insurance above a certain amount for yourself and/or your spouse/domestic partner. (There are no EOI requirements to cover children.) EOI may be required for coverage elected during your designated enrollment period if:

- You’re electing new coverage or increasing employee supplemental term life insurance; or
- You’re electing new coverage or increasing adult dependent supplemental term life insurance.

You can access and complete the EOI form online on the Benefits Web Center. To access the Benefits Web Center, go to My Health > Other Benefits > Benefits Web Center.

If you do not complete the form online, you will be mailed a paper copy by The Prudential Insurance Company of America, the claims administrator, after you enroll. If you do not complete and return the EOI form, or if your application is not approved by the claims administrator, only elected coverage amounts not requiring EOI will be effective.

If you cancel or decrease coverage for yourself or your spouse/domestic partner and choose to increase coverage at a later date due to a qualified change in status or during an annual benefits enrollment period, all new coverage will be subject to EOI requirements at the time you make the new election.

When you are first eligible for coverage, evidence of insurability is generally required:

- If employee coverage is greater than the lesser of three times your eligible compensation or $500,000; and
- If spouse/domestic partner coverage exceeds $50,000.

Accelerated Benefit Option

If you or your covered spouse/domestic partner is diagnosed with a terminal illness that’s expected to result in death within 12 months, the terminally ill person can apply for an accelerated benefit option equal to 75% of his or her coverage amount (combined supplemental term life insurance and basic life insurance) up to $500,000. This benefit applies to basic life insurance, employee supplemental term life insurance, and spouse/domestic partner supplemental term life insurance. Please see “How to File Claims” on page 29.

Upon payment of this benefit, the covered person’s life insurance is reduced by the amount approved for payment. Supplemental term life insurance contributions will be reduced to reflect the new lower coverage amount. Accelerated benefit option payments are excluded from your gross income and, therefore, are exempt from federal income tax. Please see your tax advisor regarding any other tax consequences. Upon the covered person’s death, the reduced amount of life insurance will be paid to the beneficiary. Please see “Beneficiaries” on page 15 for more information.

If you elect the Accelerated Benefit Option, you may still receive SurvivorSupport® Financial Counseling Services.
When Benefits Are Paid

Employee supplemental term life insurance is paid to your beneficiary. Dependent supplemental term life insurance benefits are paid to you in the event of a covered person's death. In all cases, payment is made after The Prudential Insurance Company of America, the claims administrator, receives satisfactory evidence of a covered person's death (e.g., a certified death certificate).

Portability

Coverage under the Supplemental Term Life Insurance Plan for active employees ends on your termination date. However, you can elect to port the amount of your employee supplemental term life insurance—up to the lesser of five times your eligible compensation or $1 million—through a direct billing arrangement with Prudential as of the date of your termination. You may increase the amount of your insurance above the level of your coverage when your employment terminates, but only by an amount equal to one times your eligible compensation and subject to an approval of evidence of insurability for the additional amount. Please Note: If you are already porting the maximum amount of coverage (that is, the lesser of five times your eligible compensation or $1 million), you are not eligible to increase the amount of coverage. To port your employee supplemental term life insurance, contact Prudential, the Claims Administrator, within 31 days of your termination date at 1-800-778-3827 from 8:00 a.m. to 8:00 p.m., Eastern Time, Monday - Friday.

If you elect to port your employee supplemental term life insurance, you may also port any dependent supplemental term life insurance. Otherwise, dependent supplemental term life insurance can only be converted to an individual policy. In the event of a divorce or your death, your covered spouse/domestic partner can port their dependent supplemental term life insurance.

Please Note: You may not port your coverage if it ends due to a failure to pay contributions during an unpaid leave of absence. In addition, if you are receiving benefits under the Long-Term Disability Plan and your benefits end, you may only convert your supplemental term life insurance; it cannot be ported.

Residents of Minnesota do not have the option of portability. They do have the option of continuing coverage under the JPMorgan Chase Group Contract if they are voluntarily or involuntarily terminated or their hours are reduced below the minimum required hours for coverage.

If you are a resident of Minnesota and your coverage ends, you will get a written notice of your right to elect continuation of your coverage from Prudential including the amount of contributions required and the manner in which payments must be made. If you elect to continue coverage, you must complete the election notice within 60 days of the notice or the date your coverage would otherwise have ended, whichever is later. Continued coverage ends on the earlier of:

- 18 months from the date your employment ended;
- The end of the period for which you have made payments (if you fail to make required premium payments for the continued coverage);
- The day you become covered under any other group life plan; or
- The date the JPMorgan Chase Group Contract providing the insurance ends.

Converting Child Coverage

When your child no longer meets the eligibility rules for the Supplemental Term Life Insurance Plan, he or she can convert his or her coverage to an individual life insurance policy ($5,000 or $10,000 depending on the coverage amount). This conversion must be done within 31 days after the date your child no longer meets eligibility rules. For details about your eligible dependents, please refer to “Your Eligible Dependents” in the Medical Plan section of this Guide.
Accidental Death and Dismemberment (AD&D) Insurance Plan

The Accidental Death and Dismemberment (AD&D) Insurance Plan is provided through an insurance policy issued by The Prudential Insurance Company of America. You may elect to obtain AD&D coverage for yourself, as well as your spouse/domestic partner and your eligible children under this plan. The following information describes your options under the AD&D Insurance Plan.

Employee AD&D Insurance

Employee accidental death and dismemberment (AD&D) insurance will pay the full amount of your coverage to your beneficiary if you die as a result of an accident. You'll receive a portion of the benefit if you sustain certain injuries, such as the loss of a limb.

You can enroll for coverage in $10,000 increments up to 10 times your eligible compensation (rounded up to the next $10,000) to a maximum of $3 million.

Dependent AD&D Insurance

Like employee accidental death and dismemberment (AD&D) insurance, dependent AD&D insurance will pay the full benefit in the event of accidental death. You'll receive a percentage of the benefit if your dependent sustains certain injuries, such as the loss of a limb. Your options include:

• Spouse/domestic partner coverage in $10,000 increments up to $600,000; and/or
• Child coverage in $10,000 increments up to a maximum of $100,000 per child.

Please Note: You may choose dependent AD&D insurance for your spouse/domestic partner even if you do not elect coverage for yourself. However, you must elect either employee and/or spouse/domestic partner AD&D coverage to elect coverage for your children. To choose dependent AD&D insurance for your domestic partner’s children, your domestic partner must be enrolled in the AD&D Insurance Plan. If your spouse is also a JPMorgan Chase employee, he or she can elect coverage as either an employee or as a spouse, but not as both.

Reduction of Benefits

Please note that AD&D coverage is limited to no more than $200,000 beginning January 1 after the year in which you and/or your spouse/domestic partner reach age 75, and is reduced to a maximum of $100,000 beginning January 1 following attainment of age 80.
Employee and dependent AD&D insurance will pay benefits for any of the losses listed in the following chart. However, the loss must be caused by accidental means and must be the result of the injury — directly and independently of all other sources. Please see the definition of “Loss” in “Important Terms” on page 3.

**How the AD&D Insurance Plan Pays Benefits**

<table>
<thead>
<tr>
<th>Type of Loss</th>
<th>Benefit Amount Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>Full Amount</td>
</tr>
<tr>
<td>Both hands;</td>
<td>Full Amount</td>
</tr>
<tr>
<td>Both feet;</td>
<td></td>
</tr>
<tr>
<td>Sight in both eyes;</td>
<td></td>
</tr>
<tr>
<td>One hand and one foot;</td>
<td></td>
</tr>
<tr>
<td>One hand and sight in one eye;</td>
<td></td>
</tr>
<tr>
<td>One foot and sight in one eye;</td>
<td></td>
</tr>
<tr>
<td>Speech and hearing in both ears; or</td>
<td></td>
</tr>
<tr>
<td>Quadriplegia</td>
<td></td>
</tr>
<tr>
<td>Paraplegia</td>
<td>75% of the full amount</td>
</tr>
<tr>
<td>One hand;</td>
<td>50% of the full amount</td>
</tr>
<tr>
<td>One foot;</td>
<td></td>
</tr>
<tr>
<td>Sight in one eye;</td>
<td></td>
</tr>
<tr>
<td>Speech;</td>
<td></td>
</tr>
<tr>
<td>Hearing in both ears; or</td>
<td></td>
</tr>
<tr>
<td>Hemiplegia</td>
<td></td>
</tr>
<tr>
<td>Thumb and index finger of the same hand;</td>
<td>25% of the full amount</td>
</tr>
<tr>
<td>Uniplegia; or</td>
<td></td>
</tr>
<tr>
<td>Hearing in one ear</td>
<td></td>
</tr>
<tr>
<td>Coma Benefit</td>
<td>1% per month, up to 100 months</td>
</tr>
</tbody>
</table>

**Please Note:** Disappearance will be considered as loss of life after one year, and “exposure to the elements” will be treated as an accidental injury.

**Additional Plan Benefits**

Employee and dependent AD&D insurance also includes these additional benefits, except as noted below:

- **Seat Belt and Air Bag Benefit:** Your beneficiary will receive an additional 10% of the principal sum (to a maximum of $25,000) if you die as a result of an automobile accident while wearing a seat belt or while in an automobile containing an air bag.

- **Felonious Assault Benefit (Note: Does not apply to dependent AD&D coverage):** Your beneficiary will receive an additional amount equal to the lesser of 15% of the AD&D insurance on the employee or $25,000, if the employee suffers a loss of life as the result of a felonious assault which occurs while working for JPMorgan Chase, including while on an authorized business trip.

- **Monthly Mortgage Payment Benefit (Note: Does not apply to dependent AD&D coverage):** In the event of your accidental death, pays the lesser of the amount of the employee’s monthly mortgage payment or $1,000. Benefit is paid monthly until the first of these occurs: the employee’s spouse or domestic partner dies; the house is sold; the benefit has been paid for six consecutive months.
• **Child Tuition Benefit:** In the event of your or your covered spouse’s/domestic partner’s death, this feature pays the lesser of:
  - the annual tuition charge, exclusive of room and board;
  - 5% of the amount of AD&D insurance on the insured; or
  - $5,000

  for up to four consecutive years of tuition charges for your child, up to the date the child turns age 23. In order to qualify, the child must be wholly dependent on you for support and maintenance on the date of the death and must either be enrolled in a full-time school (a college, university or trade school) or must be in the 12th grade at the time of the death and must become a full-time student within a year of the death. The child tuition benefit is payable only once per child.

• **Spouse/Domestic Partner Tuition Benefit:** In the event of your death, this feature pays the lesser of:
  - the annual tuition charge;
  - 5% of the amount of your AD&D insurance; or
  - $5,000

  for up to one year to your spouse/domestic partner. In order to be eligible for the benefit, your spouse/domestic partner must enroll in a professional or trade program within 12 months after your death.

• **Child Care Benefit:** In the event of your or your covered spouse/domestic partner’s death, this feature pays the lesser of:
  - child care center expenses for one year;
  - 5% of the amount of AD&D insurance on the insured; or
  - $5,000

  for up to four consecutive years of child care center expenses for your child, up to the date the child turns age 13. A child care center is a facility or individual which operates pursuant to state law, is not a family member, and primarily provides care and supervision to children in a group setting on a regular, daily basis. In order to qualify, the child must be wholly dependent on you for support and maintenance on the date of the death and must either be enrolled in a child care center or must become enrolled at a child care center within 90 days of the death.

• **Common Accident Benefit:** In the event that both you and your spouse/domestic partner are both covered by AD&D insurance and you both die in the same accident, the AD&D Plan will pay an amount equal to:
  - the difference between the full amount of your AD&D insurance and the full amount of your spouse’s/domestic partner’s insurance;

  to a maximum payment of $1,000,000. In order to be eligible for the benefit, on the date of the accident you must have a surviving child(ren) who is wholly dependent on you for support and maintenance.

• **Bereavement and Trauma Counseling Benefit:** In the event of your, your spouse’s/domestic partner’s, or your child’s death, this feature pays the lesser of:
  - the charge for bereavement and trauma counseling sessions; or
  - $50

  for up to 50 sessions for you, your spouse/domestic partner or your eligible children. A session is a fee-based meeting with a licensed psychiatrist, psychologist or other medical professional acting within the scope of a license and which is essential to assist in coping with the loss.

For additional information about the benefits described above, please contact The Prudential Insurance Company of America at 1-800-524-0542 from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday - Friday.
What Is Not Covered

Accidental Death and Dismemberment (AD&D) insurance benefits are not payable for loss or death that results from:

• Suicide or attempted suicide, while sane or insane;
• Intentionally self-inflicted injuries, or any attempt to inflict such injuries;
• Sickness, whether the loss results directly or indirectly from the sickness;
• Medical or surgical treatment of sickness, whether the loss results directly or indirectly from the treatment;
• Any bacterial or viral infection. But, this does not include:
  — A pyogenic infection resulting from an accidental cut or wound, or
  — A bacterial infection resulting from accidental ingestion of a contaminated substance;
• Taking part in any riot or insurrection;
• War, or any act of war. War means declared or undeclared war, and includes resistance to armed aggression. (Terrorism is not considered an act of war. Terrorism means the deliberate use of violence or the threat of violence against civilians to create an emotional response through the suffering of victims or to achieve military, political, religious or social objectives.)
• An accident that occurs while the person is serving on full-time active duty for more than 30 days in any armed forces. But this does not include Reserve or National Guard active duty or training;
• Travel or flight in (including getting in, out, on, or off) any vehicle used for aerial navigation if:
  — The person is riding as a passenger in any aircraft not intended or licensed for the transportation of passengers,
  — The person is performing as a pilot or a crew member of any aircraft, or
  — The person is riding as a passenger or pilot in an aircraft owned, operated, controlled, or leased by or on behalf of the company or any of its subsidiaries or affiliates;
• Commission of or attempt to commit an assault or a felony; or
• Illegal use of alcohol; PCP; LSD or other hallucinogens; cocaine, heroin, or other narcotics; amphetamines or other stimulants; barbiturates or other sedatives or tranquilizers; or any combination of these substances while operating a motor vehicle.

This list is subject to change at any time.

When Benefits Are Paid

Your employee accidental death and dismemberment (AD&D) benefit is paid to your beneficiary upon your death. If you suffer a covered loss other than death, your benefit will be paid to you. Dependent AD&D benefits are paid to you in the event of a covered person's death or other covered loss. Applicable benefits are paid after Prudential receives notice of the covered loss (e.g., certified death certificate, or accident report).
Portability

Coverage under the Accidental Death and Dismemberment (AD&D) Insurance Plan for active employees ends on your termination date. However, you can elect to port the amount of your employee AD&D coverage—up to the lesser of five times your eligible compensation or $1 million—through a direct billing arrangement with Prudential as of the date of your termination. You may increase the amount of your coverage above the level of your coverage when your employment terminates, but only by an amount equal to one times your eligible compensation, and subject to an approval of evidence of insurability for the additional amount. Please Note: If you are already porting the maximum amount of coverage (that is, the lesser of five times your eligible compensation or $1 million), you are not eligible to increase the amount of coverage. To port your employee AD&D insurance coverage, contact Prudential, the claims administrator, within 31 days of your termination date at 1-800-778-3827 from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday - Friday.

If you elect to port your employee AD&D coverage, you may also port any dependent AD&D coverage. In the event of a divorce or your death, your covered dependents can port dependent AD&D coverage. If you are receiving benefits under the Long-Term Disability Plan and your benefits end, you may not port your AD&D coverage.

You cannot convert AD&D coverage.
Claiming Benefits

The following information explains when and how to file claims for Life and Accident Insurance Plans benefits.

When Benefits Are Paid

- **Basic Life Insurance** benefits are paid to your beneficiary when The Prudential Insurance Company of America, the claims administrator, receives satisfactory evidence of your death (e.g., a certified death certificate).

- **Supplemental Term Life Insurance** benefits are paid to your beneficiary when The Prudential Insurance Company of America, the claims administrator, receives satisfactory evidence of your death (e.g., a certified death certificate). Dependent supplemental term life insurance benefits are paid to you in the event of a covered person’s death when Prudential receives satisfactory evidence of the covered person’s death.

- **Accidental Death and Dismemberment (AD&D) Insurance** benefits are paid to your beneficiary when The Prudential Insurance Company of America, the claims administrator, receives satisfactory evidence of your death (e.g., a certified death certificate). If you suffer a covered loss other than death, your benefit will be paid to you when Prudential receives proof of your loss (e.g., medical reports or accident/police reports). Dependent AD&D benefits are paid to you in the event of a covered person’s death or other covered loss when Prudential receives proof of the death/loss.

- **Business Travel Accident** benefits are paid to your beneficiary when AIG-National Union Fire Insurance Company of Pittsburgh, PA receives satisfactory evidence of your accidental death. If you suffer a covered loss other than death, your benefit will be paid to you when AIG-National Union Fire Insurance Company of Pittsburgh, PA receives proof of your loss.

How Benefits Are Paid

Payments of less than $5,000 by Prudential will be made by a single lump-sum check. Most payments of $5,000 or larger will be paid to your beneficiary through Prudential’s Alliance Account®. The Alliance Account® is a personalized interest-bearing account for beneficiaries of group life or AD&D insurance. While this account is not guaranteed by the Federal Deposit Insurance Corporation, the account is protected under State Guaranty Funds depending on your state of residence. Your beneficiary can write one check for the full amount, plus any interest, or write checks as needed for smaller amounts (there is no minimum allowable check amount). Once the balance drops to $250, the Alliance Account® is automatically closed and the remaining balance will be sent to the beneficiary via check. Your beneficiary may also contact Prudential and receive a lump sum payment by check.

Prudential will establish an interest-bearing account in your beneficiary’s name (or your name in the event of the accelerated benefit option) within 2 business days after the claim is paid. However, in certain cases payments cannot be made via the Alliance Account®, such as in the case of payments to estates, payments to trusts, payments to guardians for the benefit of a minor, payments to corporations, payments to foreign beneficiaries, etc. These payments will be made by check, regardless of the amount.

How to File Claims

If you or your beneficiary need to file a claim for Life and Accident Insurance Plans benefits, please contact the Benefits Call Center and speak with a Service Representative (please see the table entitled “Questions” under the “The Life and Accident Insurance Plans” section on page 1 for information). If you or a covered dependent dies, a certified copy of the death certificate is required before death benefits can be paid. You will also be required to provide satisfactory evidence of a covered loss under the AD&D Insurance Plan.
## Important Claims Addresses

To discuss payment options, claims procedures, or other plan details, please use the appropriate address and phone numbers from the following chart:

### Claims Administrators’ Contact Information

<table>
<thead>
<tr>
<th>Claims Administrator</th>
<th>Address and Telephone Number</th>
</tr>
</thead>
</table>
| Basic Life Insurance                              | The Prudential Insurance Company of America  
Group Life Claims  
P.O. Box 8517  
Philadelphia, PA 19176  
1-800-524-0542  
8:00 a.m. to 8:00 p.m. Eastern Time, Monday - Friday |
| SurvivorSupport® Financial Counseling Services     | The Ayco Company, LP  
P.O. Box 15073  
Albany, NY 12212-5073  
1-800-235-3417  
8:00 a.m. to 5:00 p.m. Eastern Time, Monday – Friday; appointments may also be scheduled outside of normal business hours |
| Identity (ID) Theft Assistance Program             | AXA Assistance  
122 S. Michigan Avenue  
Suite 1100  
Chicago, IL 60603  
1-888-558-2707  
24 hours a day, 365 days a year |
| Travel Assistance and Emergency Evacuation Services| AXA Assistance  
122 S. Michigan Avenue  
Suite 1100  
Chicago, IL 60603  
1-800-565-9320 or outside the United States, call collect at 1-312-935-3783  
24 hours a day, 365 days a year |
| Funeral Concierge Services                        | Everest  
122 S. Michigan Avenue  
Suite 1100  
Chicago, IL 60603  
1-800-913-8318  
24 hours a day, 365 days a year  
[www.everestfuneral.com](http://www.everestfuneral.com) |
### Claims Administrator

<table>
<thead>
<tr>
<th>Plans</th>
<th>Address and Telephone Number</th>
</tr>
</thead>
</table>
| **Business Travel Accident Insurance**     | AIG-National Union Insurance Fire Company of Pittsburgh, PA Accident & Health Claims Department  
17200 West 119 Street  
Shawnee Mission, Kansas 66225  
1-800-551-0824 or 1-302-661-4176  
8:00 a.m. to 5:00 p.m., Central Time  
Monday - Friday  
If needed, the facsimile number is:  
1-866-831-3636. |
| **Supplemental Term Life Insurance**       | The Prudential Insurance Company of America  
Group Life Claims  
P.O. Box 8517  
Philadelphia, PA 19176  
1-800-524-0542  
8:00 a.m. to 8:00 p.m. Eastern Time,  
Monday - Friday |
| **Accidental Death and Dismemberment (AD&D) Insurance** | The Prudential Insurance Company of America  
Group Life Claims  
P.O. Box 8517  
Philadelphia, PA 19176  
1-800-524-0542  
8:00 a.m. to 8:00 p.m. Eastern Time,  
Monday - Friday |

### Appealing Claims

If a claim for reimbursement under the JPMorgan Chase Life and Accident Insurance Plans is denied, either in whole or in part, you or your beneficiary can appeal the denial by following the appropriate procedures described in the *Plan Administration* section of this Guide.
Additional Plan Information

Your primary contact for all matters relating to Life and Accident Insurance Plans benefits is your claims administrator (see “Claims Administrators’ Contact Information” on page 30). Contact the Benefits Call Center for information about general administration issues such as enrollment and eligibility for the plans.

Your benefits as a participant in the Life and Accident Insurance Plans are provided under the terms of the official plan text and insurance policies, and/or contracts, if any, issued to JPMorgan Chase. If there is any discrepancy between the official plan documents and this summary, the official plan documents control.

Please Note: No person or group, other than the Plan Administrator for the JPMorgan Chase U.S. Benefits Program, has any authority to interpret the JPMorgan Chase Life and Accident Insurance Plans (or official plan documents) or to make any promises to you about them. The Plan Administrator for the JPMorgan Chase U.S. Benefits Program has complete authority in his or her sole and absolute discretion to construe and interpret the terms of the JPMorgan Chase Life and Accident Insurance Plans and any underlying policies and/or contracts, including the eligibility to participate in the plans. All decisions of the Plan Administrator for the JPMorgan Chase U.S. Benefits Program are final and binding upon all affected parties.

The Plan Administrator has delegated authority to The Prudential Insurance Company of America in its role as claims administrator. Prudential provides claims processing, claims investigation, claims control and daily plan administration. As such, the decision of the claims administrator shall not be overturned unless it is deemed arbitrary and capricious.
# If Your Situation Changes

The following chart summarizes how your life and accident insurance may be affected in certain situations, for example, if you have a qualified change in status.

<p>| If Your Work Status Changes | If your work status changes because you’re scheduled to work fewer than 20 hours per week, your coverage under the following plans will end: basic life insurance (including Identity Theft (ID) Assistance Program, Travel Assistance and Emergency Evacuation services, funeral concierge services, and SurvivorSupport® financial counseling services), supplemental term life insurance, accidental death and dismemberment (AD&amp;D) insurance. You can convert your basic life insurance to an individual policy within 31 days of your status change date by contacting The Prudential Insurance Company of America, the claims administrator, for a conversion application at 1-877-889-2070 from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday - Friday. You will remain eligible for coverage under the Business Travel Accident Insurance Plan. <strong>Please Note:</strong> You may port your supplemental term life insurance and AD&amp;D insurance on a direct-bill basis with the claims administrator by contacting Prudential at 1-800-778-3827 from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday - Friday. Please note that residents of Minnesota do not have the option of portability; see “Portability” on page 23 for more information. |
| If You Go on Disability Leave | Under the Disability Leave Policy, you may have the financial protection of full or partial pay for up to 25 weeks. For the approved period of your disability leave, you'll remain eligible to be covered under the Basic Life Insurance Plan (including Identity Theft (ID) Assistance Program, Travel Assistance and Emergency Evacuation services, funeral concierge services, and SurvivorSupport® financial counseling services), Supplemental Term Life Insurance Plan, and AD&amp;D Insurance Plan. In the case of the Basic Life Insurance Plan, your eligible compensation is updated as changes occur throughout the year. Your business travel accident insurance will end. |</p>
<table>
<thead>
<tr>
<th>If You Go on Long-Term Disability</th>
<th>If you become disabled on or after January 1, 2011 and receive benefits from the JPMorgan Chase Long-Term Disability Plan, your basic life insurance, supplemental term life insurance, and accidental death and dismemberment insurance will continue for the first 24 months after going on approved LTD (i.e. 30 months from the date of disability). As part of your basic life insurance, your Identity Theft (ID) Assistance Program, Travel Assistance and Emergency Evacuation services, funeral concierge services, and SurvivorSupport® financial counseling services also continue for the duration of your life insurance coverage. <strong>Please Note:</strong> Your employment with JPMorgan Chase will end immediately after you have received 24 months of payments under the LTD Plan. You will continue to be eligible for LTD benefits provided you meet all contractual provisions of the plan. (Please see the Long-Term Disability section of this Guide for more information.) If you became disabled before January 1, 2011, your basic life insurance, supplemental term life insurance, and accidental death and dismemberment insurance will continue for as long as you receive benefits under the Long-Term Disability Plan. You will be billed by JPMorgan Chase for your supplemental term life insurance and AD&amp;D insurance. These benefits can continue for the duration of your life insurance coverage. Your business travel accident insurance will end when you receive benefits from the Long-Term Disability Plan.</th>
</tr>
</thead>
<tbody>
<tr>
<td>If You Go on Unpaid Leave</td>
<td>While you are on an unpaid leave, you will continue to pay your premiums for supplemental term life and AD&amp;D insurance to JPMorgan Chase. Your basic life insurance, including Identity Theft (ID) Assistance Program, Travel Assistance and Emergency Evacuation services, funeral concierge services, and SurvivorSupport® financial counseling services, continues at no cost to you. In the case of the Basic Life Insurance Plan, your eligible compensation is updated as changes occur throughout the year. Your business travel accident insurance will end.</td>
</tr>
</tbody>
</table>
## If You Leave JPMorgan Chase

If your employment with JPMorgan Chase terminates, active participation in the Basic Life (including Identity Theft (ID) Assistance Program, Travel Assistance and Emergency Evacuation services, funeral concierge services, and SurvivorSupport® financial counseling services), Supplemental Term Life and AD&D Insurance Plans generally end on the date your employment ends. For more information, please see “When Coverage Ends” on page 36.

You can convert your basic life insurance to an individual policy within 31 days of the coverage termination date. You can also elect to port up to the lesser of five times your eligible compensation or $1 million of any employee supplemental term life insurance or AD&D insurance through a direct billing arrangement by contacting Prudential, the claims administrator, within 31 days of your termination date at 1-800-778-3827 from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday - Friday. Please note that residents of Minnesota do not have the option of portability; see “Portability” on page 23 for more information. You may increase the amount of your insurance above the level of your coverage when your employment terminates, but only by an amount equal to one times your eligible compensation, and subject to an approval of evidence of insurability for the additional amount. If you elect to port your employee supplemental term life insurance or AD&D coverage, you may also port any dependent supplemental term life insurance or AD&D coverage. Otherwise, dependent supplemental term life insurance can only be converted to an individual policy.

If you are receiving LTD benefits under the Long-Term Disability Plan, you may only convert your supplemental term life insurance coverage; it cannot be ported. Your AD&D insurance will end; you cannot port or convert AD&D coverage in the event of a termination resulting from the end of disability benefits.

Your business travel accident insurance will end on the last day of active employment.

## If You Work Past Age 65

If you continue to work for JPMorgan Chase after you reach age 65, you may continue to participate in the Life and Accident Insurance Plans, as long as you are actively employed and meet all eligibility requirements. AD&D coverage is limited to no more than $200,000 beginning January 1 after the year in which you reach age 75, and is reduced to a maximum of $100,000 beginning January 1 following attainment of age 80. This limitation also applies to your spouse/domestic partner.

## If You Die

If you die, benefits from the Life and Accident Insurance Plans are paid to the beneficiary named. If a beneficiary has not been named, then the benefits are paid according to the schedule listed under “Beneficiaries” on page 15. The employee is the beneficiary for dependent life insurance benefits. If your dependents are enrolled for supplemental term life and accidental death and dismemberment (AD&D) insurance when you die, they may port their coverage by contacting The Prudential Insurance Company of America, the claims administrator, at 1-800-778-3827 from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday - Friday. Your dependents will be directly billed for this coverage. Dependents can also convert their supplemental term life insurance; however, they may not convert AD&D coverage. Dependents of employees who are residents of Minnesota may not port their coverage. If they want to continue supplemental term life insurance coverage, they must convert to an individual policy. AD&D coverage cannot be converted.
When Coverage Ends

The following information describes what happens to your life and accident insurance if you leave JPMorgan Chase.

Basic Life Insurance

You’re covered as an employee for basic life insurance (including Identity Theft (ID) Assistance Program, Travel Assistance and Emergency Evacuation services, funeral concierge services, and SurvivorSupport® financial counseling services) until your last day of active employment with JPMorgan Chase. You can convert your basic life insurance coverage to an individual policy within 31 days of your termination date by contacting The Prudential Insurance Company of America, the claims administrator, for a conversion application at 1-877-889-2070 from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday - Friday.

Business Travel Accident Insurance

You are covered for business travel accident insurance benefits until your last day of active employment at JPMorgan Chase.

Supplemental Term Life Insurance

Coverage under the Supplemental Term Life Insurance Plan for active employees ends on your termination date. However, you can elect to port the amount of your employee supplemental term life insurance—up to the lesser of five times your eligible compensation or $1 million—through a direct billing arrangement with Prudential as of the date of your termination. You may increase the amount of your insurance above the level of your coverage when your employment terminates, but only by an amount equal to one times your eligible compensation, and subject to an approval of evidence of insurability for the additional amount. Please Note: If you are already porting the maximum amount of coverage (that is, the lesser of five times your eligible compensation or $1 million), you are not eligible to increase the amount of coverage. To port your employee supplemental term life insurance, contact Prudential, the Claims Administrator, within 31 days of your termination date at 1-800-778-3827 from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday - Friday. If you are receiving benefits under the Long-Term Disability Plan prior to your employment termination and your benefits end, you may only convert your supplemental term life insurance; it cannot be ported.

If you elect to port your employee supplemental term life insurance, you may also port any dependent supplemental term life insurance. Otherwise, dependent supplemental term life insurance can only be converted to an individual policy. In the event of a divorce or your death, your covered dependents can port their dependent supplemental term life insurance.

Residents of Minnesota do not have the option of portability. See “Portability” on page 23 for more information.
Accidental Death and Dismemberment (AD&D) Insurance

Coverage under the Accidental Death and Dismemberment (AD&D) Insurance Plan for active employees ends on your termination date. However, you can elect to port the amount of your employee AD&D coverage—up to the lesser of five times your eligible compensation or $1 million—through a direct billing arrangement with Prudential as of the date of your termination. You may increase the amount of your coverage above the level of your coverage when your employment terminates, but only by an amount equal to one times your eligible compensation, and subject to an approval of evidence of insurability for the additional amount. Please Note: If you are already porting the maximum amount of coverage (that is, the lesser of five times your eligible compensation or $1 million), you are not eligible to increase the amount of coverage. To port your employee AD&D insurance, contact Prudential, the Claims Administrator, within 31 days of your termination date at 1-800-778-3827 from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday - Friday.

If you elect to port your employee AD&D coverage, you may also port any dependent AD&D coverage. In the event of a divorce or your death, your covered dependents can port dependent AD&D coverage.

If you are receiving benefits under the Long-Term Disability Plan prior to your employment termination and your benefits end, you may not port your AD&D coverage.

You cannot convert AD&D coverage under any circumstances.
Right to Amend

JPMorgan Chase reserves the right to amend, modify (including cost of coverage), reduce or curtail benefits under, or terminate the Life and Accident Insurance Plans at any time for any reason by act of the Compensation and Benefits Executive, other authorized officers, or the Board of Directors. In addition, the Life and Accident Insurance Plans do not represent a vested benefit.

JPMorgan Chase also reserves the right to amend any of the plans and policies, to change the method of providing benefits, to curtail or reduce future benefits, or to terminate at any time for any reason any or all of the plans and policies described in this Guide. Neither this Guide nor the benefits described in this Guide create a contract or a guarantee between JPMorgan Chase and any employee.

If you have any questions about these plans, contact the Benefits Call Center.