As You Retire Guide

Inside this guide:

- Eligibility Requirements for Retiree Benefits
- What to Do if You’re Retiring
- Your Final Pay
- Participation in Benefits Programs
- Participation in Compensation Programs

As of January 2015
About this Guide

This As You Retire Guide will help you understand how retirement may affect your participation in JPMorgan Chase’s compensation and benefits programs.

The information presented in this Guide is intended for employees who are at least age 55 with 15 years of total service and who have a retirement date that begins on or after January 1, 2015. The Guide also outlines special eligibility requirements in the case of position elimination.

If your employment ends with JPMorgan Chase but you do not meet the age and service requirements outlined in these pages, please refer to the As You Leave Guide, which you can access online or by phone:

Online
From work: me@jpmc > Health & Life > Life Events
From home: myrewards.jpmorganchase.com

Phone
accessHR Contact Center
1-877-JPMChase (1-877-576-2427)
Outside the United States: 1-212-552-5100

Hours
8 a.m. to 8:30 p.m. Eastern Time, Monday through Friday, 8 a.m. to 7 p.m. on Saturday, except certain U.S. holidays.

Health Care and Insurance Plan
Hours
8 a.m. to 8:30 p.m. Eastern Time, Monday through Friday, except certain U.S. holidays

Web and Call Centers
For detailed information on how to access the web and call centers listed in this Guide, please see page 58.

Benefits at JPMorgan Chase

Active Employee Benefits
For detailed information about the U.S. benefits plans for active employees, please see Your Guide to Benefits at JPMorgan Chase, the summary plan descriptions (SPDs) for the JPMorgan Chase U.S. Benefits Program.

To access the SPDs online, go to: myrewards.jpmorganchase.com
To request a paper copy, call: accessHR Contact Center

Retiree Benefits
Your Guide to Retiree Benefits at JPMorgan Chase contains the summary plan descriptions (SPDs) for the Retiree Benefits Program.

To request a paper copy, call: accessHR Contact Center

Important Update

Effective January 1, 2015, JPMorgan Chase medical, prescription drug, dental, and vision plan options were terminated for Medicare-eligible retirees and Medicare-eligible family members.

Coverage for Medicare-eligible retirees and Medicare-eligible family members may be obtained through OneExchange, the country’s largest and most experienced private Medicare Exchange provider.

Any reference to JPMorgan Chase Retiree Benefits, Medical Plan, Dental Plan, and/or Vision Plan refers to plans and programs offered to individuals not yet eligible for Medicare.

Section 3.6 of the JPMorgan Chase Code of Conduct describes certain responsibilities that are in effect after your employment ends, including an obligation to return all firm assets, maintain the confidentiality of information, refrain from insider trading based on information obtained in the course of employment and, if requested, assist JPMorgan Chase with investigations, litigation, and the protection of intellectual property relating to your employment. Senior-level employees also are prohibited from soliciting certain JPMorgan Chase customers and soliciting or hiring JPMorgan Chase employees. For more information, please go to www.jpmorganchase.com and search for “Code of Conduct.”
This *As You Retire Guide* is your roadmap to retirement from JPMorgan Chase. To make the transition as easy as possible, we have provided the following information:*
Eligibility Requirements

Eligibility requirements for the JPMorgan Chase Retiree Benefits Program, including:

- Retiree Medical
- Retiree Life Insurance
- Retiree Dental
- Retiree Vision

Retiree Benefits with Access-only (Unsubsidized) Coverage

**Age and Service**
When employment with JPMorgan Chase ends

**General eligibility requirements**
You must:

- Be at least age 55 as of your termination date, and
- Have at least 15 or more years of total service* as of your termination date.

**Alternative eligibility requirements**
In the event of a position elimination that qualifies you for severance pay and related benefits.

If you do not meet the general eligibility requirements described above, but your employment ends because of a position elimination, you may still be eligible for retiree benefits. You must:

- Execute the release for severance pay and related benefits,
- Be at least age 50 as of your termination date, and
- Have at least 20 years of total service as of your termination date.

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*Total Service: See page 53 for a definition of total service.
Retiree Benefits with Company-subsidized Coverage

For certain Heritage JPMorgan Chase employees only (i.e., Heritage Chase and Heritage Morgan)

Important: If you do not meet all of the criteria listed below to qualify for company-subsidized retiree medical coverage, you may qualify for retiree benefits with “access-only” (or unsubsidized) retiree medical coverage (please see page 4).

Hire Date
You are:
- A heritage Chase employee hired before January 1, 1997, or
- A heritage Morgan employee employed on January 31, 1989 (and you have not incurred a break in service of longer than one year since that date).

AND

Age and Service
As of December 31, 2005
- You were employed by JPMorgan Chase; and
- You were at least age 50 and your age plus cumulative service* was equal to 60 or more as of December 31, 2005 (“Rule of 60”); or
- You had at least 25 years of cumulative service* as of December 31, 2005.

AND

Age and Service
When employment ends with JPMorgan Chase

General eligibility requirements
As of your termination date, you must:
- Be at least age 55, and
- Have 15 or more years of cumulative service*, of which the last five years must be continuous.

Heritage Morgan Employees
In addition, heritage Morgan employees who attained the “Morgan Rule of 70” (minimum age 50, with age plus years of credited service under the Retirement Plan equal to 70 or more) as of December 31, 2003 are eligible to participate in the Retiree Benefits Program with company-subsidized retiree medical coverage.

OR

Alternative eligibility requirements
In the event of a position elimination that qualifies you for severance pay and related benefits.
If you do not meet the general eligibility requirements described above, but your employment ends because of a position elimination, you may still be eligible for retiree benefits. You must:
- Execute the release for severance pay and related benefits,
- Be at least age 50 as of your termination date,
- Have at least 20 years of cumulative service* as of your termination date, and
- Elect retiree benefits at the time of retirement or when subsidized COBRA ends. Retiree benefits can not be deferred beyond that time (see page 16 for details).

Surviving Spouse
If an active employee who meets the eligibility criteria described on pages 4-5 dies prior to retirement, the surviving spouse will continue to be eligible for retiree benefits as if the employee were retired. If you receive a COBRA subsidy due to the death of a retiree eligible employee, see page 17 for details.

* Cumulative Service: See page 53 for a definition of cumulative service.
## Before You Retire

<table>
<thead>
<tr>
<th>TIME PERIOD*</th>
<th>ACTION</th>
<th>MORE INFO</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ As soon as possible</td>
<td><strong>Notification</strong>&lt;br&gt;Notify your manager you will be retiring.&lt;br&gt;&lt;br&gt;&lt;strong&gt;Remember:&lt;/strong&gt; The firm requires certain employees at or above the level of Vice President or the equivalent to provide advance notice. To learn more, see the Notice Period Policy. Go to: me@jpmc&gt;HR Policies&gt;Employment Records &amp; Notification Responsibilities</td>
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</tr>
<tr>
<td>☐ Three months prior</td>
<td><strong>Long-Term Incentive Plan (LTIP)</strong>&lt;br&gt;Review the treatment of your outstanding stock awards granted under LTIP prior to your retirement date. You must give 90 days notice to receive Full Career Eligibility (FCE) treatment for your awards.</td>
<td>Page 44</td>
</tr>
<tr>
<td>☐ Two months prior</td>
<td><strong>Transportation Spending Accounts</strong>&lt;br&gt;Cancel your participation in the Transit Account and/or Parking Account prior to your retirement date to avoid forfeiting any contributions.</td>
<td>Page 28</td>
</tr>
<tr>
<td>☐ Two weeks prior</td>
<td><strong>Deferred Compensation</strong>&lt;br&gt;Review your plan rules to determine any impact of your retirement on your balance and/or your opportunity to make an election.&lt;br&gt;&lt;br&gt;&lt;strong&gt;Heritage Bank One Supplemental Savings and Investment Plan**&lt;br&gt;Review the plan rules to determine any impact of your retirement on your distribution options.</td>
<td>Page 43</td>
</tr>
<tr>
<td>☐ One week prior</td>
<td><strong>Credit Cards</strong>&lt;br&gt;Settle all outstanding charges on your corporate credit cards.</td>
<td></td>
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<tr>
<td>☐ One week prior</td>
<td><strong>Intellectual Property and Confidential Information</strong>&lt;br&gt;Begin returning any proprietary or confidential bank information and secure any firm-related intellectual property you have. Your obligations regarding the use of the information remain in effect after you leave JPMorgan Chase.</td>
<td>Page 55</td>
</tr>
</tbody>
</table>

* Represents a suggested timeframe. It is your responsibility to take action in a timely fashion to comply with the specific requirements of each plan/program.
One week prior

**Personal Contact Information**
Update your contact information on My Personal Profile. Include a personal email address, in order to access HR sites like My Rewards from the Internet after your retirement. Also, certain Lines of Business will contact you regarding exit questionnaires, and to maintain alumni contact information. To access My Personal Profile while still actively employed, go to: mpp.jpmchase.net

Last work day

**Employee ID Card, Credit Card, and any Job-Related Equipment**
Return your employee identification card, corporate credit and business travel cards, and all firm-owned equipment (cell phone, BlackBerry, computer, iPad, personal printer, market data services) to your manager.

Last work day

**Proprietary and Confidential Information**
Confirm all proprietary and confidential information has been returned to your manager, including any bank or third party confidential information you accessed as part of your employment, such as databases and manuals.

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**After You Retire**

<table>
<thead>
<tr>
<th>TIME PERIOD</th>
<th>ACTION</th>
<th>MORE INFO</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ As soon as you retire</td>
<td><strong>Update your Single Sign-on Password</strong></td>
<td>Page 52</td>
</tr>
<tr>
<td></td>
<td>As a retired employee, your Standard ID will remain the same but you will need to reset your Single Sign-on (SSO) password to continue accessing important online resources including My Health, My Rewards, and My Personal Profile. For assistance, please call: 1-888-475-8133</td>
<td></td>
</tr>
<tr>
<td>☐ Two weeks after</td>
<td><strong>Retiree Coverage vs. COBRA Coverage</strong></td>
<td>Page 13</td>
</tr>
<tr>
<td></td>
<td>• You will receive materials outlining information and instructions for electing coverage for Medical, Dental, Vision, and/or Life Insurance. There is a one-time opportunity to enroll, so plan carefully.</td>
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<td></td>
<td>• If you were enrolled in the active employee Medical, Dental, and Vision Plans, and/or the Health Care Spending Account, you will also receive materials outlining COBRA coverage options, including the Wellness Program and Employee Assistance &amp; Work-Life Program.</td>
<td></td>
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<tr>
<td></td>
<td>• COBRA coverage for medical, dental, and vision benefits may be less expensive than corresponding coverage as a retiree, so be sure to read through all of the information provided, and consider your options carefully. There are special rules if you are retiree eligible and receiving a subsidy from JPMorgan Chase toward the cost of your COBRA coverage due to a severance arrangement, see page 16.</td>
<td></td>
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<tr>
<td></td>
<td>• Upon retirement, you can retain your Medical Reimbursement Account (MRA) balance. Any remaining MRA balance at retirement can be used in conjunction with either Retiree or COBRA Medical coverage, or to pay for out-of-pocket costs incurred with other coverage. Under Retiree Medical coverage as a retiree, no additional amounts will be credited to your MRA. Under COBRA Medical coverage, additional MRA funds can be earned for certain activities.</td>
<td>Page 23</td>
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<tr>
<td></td>
<td>• Retirees and dependents age 65 or older must apply for Medicare immediately.</td>
<td>Page 21</td>
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**PLEASE NOTE:** If you elect Medical, Dental, or Vision coverage under COBRA, your rates will be higher than the amount you contributed toward active employee coverage. Under the Retiree Plan, your rates for Medical and Dental coverage will also be higher but the rate for Vision coverage will be the same as your contributions toward active employee coverage. Rates vary for coverage available to Medicare-eligible participants through OneExchange.
<table>
<thead>
<tr>
<th>Timeframe</th>
<th>Description</th>
<th>Page</th>
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<tbody>
<tr>
<td>Two weeks after</td>
<td><strong>Pension Plan Distribution Package</strong></td>
<td>36</td>
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<tr>
<td></td>
<td>A Pension Plan Distribution package will be mailed to your home address with</td>
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<td></td>
<td>information on the distribution options available for your vested plan</td>
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<td></td>
<td>balance (if applicable). You do not need to wait for this notice to start the</td>
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<td></td>
<td>distribution process. You can call or go online to request a distribution</td>
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<td>within a few days of leaving the firm.</td>
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<td>Two weeks after</td>
<td><strong>401(k) Savings Plan Notice</strong></td>
<td>49</td>
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<tr>
<td></td>
<td>A 401(k) Savings Plan notice will be mailed to your home address with</td>
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<td></td>
<td>information on the distribution options available for your vested plan</td>
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<tr>
<td></td>
<td>balance (if applicable).</td>
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<tr>
<td>Within 31 days</td>
<td><strong>Retiree Life Insurance</strong></td>
<td>29</td>
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<td></td>
<td>To convert any amount of your employee basic life insurance (above $10,000)</td>
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<td></td>
<td>to an individual policy, please call:</td>
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<td></td>
<td>The Prudential Insurance Company of America</td>
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<td></td>
<td>1-800-778-3827</td>
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<td></td>
<td>You may also purchase retiree life insurance through the Benefits Web Center</td>
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<td></td>
<td>or access HR Contact Center. You may not defer retiree life insurance coverage.</td>
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<td>Within 31 days</td>
<td><strong>Supplemental Insurance</strong></td>
<td>30</td>
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<tr>
<td></td>
<td>To port any employee and dependent supplemental term life insurance and/or</td>
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<td></td>
<td>employee and dependent accidental death and dismemberment (AD&amp;D) insurance,</td>
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<td></td>
<td>please call:</td>
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<td></td>
<td>The Prudential Insurance Company of America</td>
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<td></td>
<td>1-800-778-3827</td>
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<tr>
<td>Within 31 days</td>
<td><strong>Group Personal Excess Liability Insurance Plan</strong></td>
<td>33</td>
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<tr>
<td></td>
<td>If you participated in the Group Personal Excess Liability Insurance Plan,</td>
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<td>you may continue to participate in the plan for the rest of the calendar</td>
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<td>year by paying the balance of your annual premium to Arthur J. Gallagher &amp;</td>
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<td>Company.</td>
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<td>Within 31 days</td>
<td><strong>Long-Term Disability Plan</strong></td>
<td>33</td>
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<td></td>
<td>If you participated in the Individual Disability Insurance (IDI) component of</td>
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<td>the Long-Term Disability Plan, information about how to continue coverage</td>
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<td>will be mailed to your home address by Covala Group, the IDI administrative</td>
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<td>service provider.</td>
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<td>Within 31 days</td>
<td><strong>Group Legal Services Plan</strong></td>
<td>33</td>
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<tr>
<td></td>
<td>To continue your Group Legal Services plan coverage for an additional 30</td>
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<td>months, please contact:</td>
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<td></td>
<td>Hyatt Legal Plans</td>
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<td></td>
<td>1-800-821-6400</td>
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<tr>
<td>January or July of the</td>
<td>**Excess Retirement Plan and Heritage Bank One Supplemental Savings and</td>
<td>39</td>
</tr>
<tr>
<td>year following your</td>
<td>Investment Plan**</td>
<td>41</td>
</tr>
<tr>
<td>retirement</td>
<td>If you are participating in either non-qualified plan listed above, balances</td>
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<td></td>
<td>will be paid in either January or July of the year following your retirement,</td>
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<td>in accordance with plan rules.</td>
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<tr>
<td>After you leave</td>
<td><strong>View and Update Your Personal Information Anytime</strong></td>
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<td>You can update your address and other personal information and access</td>
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<td></td>
<td>important financial documents, such as tax statements and pay information,</td>
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<td>from home via My Personal Profile. Go to:</td>
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<td>mpp.jpmorgan Chase &amp; Co.</td>
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<td>If you need to reset your Single Sign-on password to access My Personal</td>
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<td></td>
<td>Profile, please call 1-888-475-8133. You can also make changes to your</td>
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<td></td>
<td>personal information by calling the access HR Contact Center.</td>
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# When Your Benefits End

<table>
<thead>
<tr>
<th>AS OF THIS DATE...</th>
<th>THE FOLLOWING BENEFITS ARE DISCONTINUED...</th>
<th>UNLESS YOU TAKE THIS ACTION</th>
</tr>
</thead>
</table>
| Your last day of employment | • Company-Paid Basic Life  
• Supplemental Term Life  
• Accidental Death and Dismemberment | Within 31 days of your retirement date, please contact:  
The Prudential Insurance Company of America  
1-800-778-3827 |
| Long-Term Care | Within 31 days of your retirement date, please contact:  
The Prudential Insurance Company of America  
1-800-732-0416 |
| Group Personal Excess Liability Coverage | Payment must be made within 31 days of your retirement date, please contact:  
Arthur J. Gallager & Co.  
1-866-631-4630 |
| Individual Disability Insurance | Payment must be made within 90 days of termination date. Please contact:  
Covala Group  
1-800-235-3551 |
| • Business Travel Insurance  
• Transportation Spending Accounts  
• Child/Elder Care Spending Account—(Incurring additional eligible expenses)  
• Group Long-Term Disability Plan  
• Employee Stock Purchase Plan | No continuation option is available |
| With your final pay | • Pension Plan—Earning Pay Credits  
(Interest credits continue if you maintain a plan balance)  
• 401(k) Savings Plan—Earning Matching Contributions*; Employee Contributions Discontinued | No continuation option is available** |
| End of the month in which your employment ends | • Medical (including MRA), Dental, Vision Plan  
• Health Care Spending Account—(Incurring additional eligible expenses)  
• Access to onsite JPMorgan Chase Health & Wellness Centers, Wellness Screenings, and Employee Assistance & Work-Life Program | Within 60 days of your retirement date:  
Elect COBRA  
OR  
Elect Medical Coverage as a retiree |

**REMINDER**: Please confirm the deadlines by which you must submit your reimbursement claims for eligible expenses. See the appropriate section(s) within this Guide for deadline details.

* In most circumstances, you will receive the annual 401(k) Savings Plan matching contribution for eligible contributions you made during the plan year, as long as you meet the plan’s other eligibility requirements. For more information on qualifying circumstances, please refer to Your Guide to Benefits at JPMorgan Chase.

** Although there is no option to continue receiving additional benefits from the Retirement and 401(k) Savings Plans, there are important decisions you need to make regarding your plan accounts. For information about taking a distribution or rolling over the assets to a tax-advantaged account, please refer to Your Guide to Benefits at JPMorgan Chase.
Final Pay

To receive your final pay, your manager must go online to Manager Connection and enter the information about your retirement. Generally, you will be paid within two pay periods (about a month after your retirement date), or earlier if required by state law.

Legally required tax withholding and benefits deductions will be deducted from your final pay. Your final pay will be deposited in the same manner as it was for the previous pay period. A Statement of Earnings will be mailed to your home address on record.

Severance Pay

If you retire because your job was eliminated and you receive severance pay under the Severance Pay Plan, legally required deductions and applicable taxes will be withheld from your lump-sum severance payment. Generally, you will receive your lump-sum severance payment at the same time that you receive your final pay, or as soon thereafter to comply with the applicable laws, provided you have returned the Release Agreement.

REMINDERS:

• Health care coverage following your job elimination is available through the Consolidated Omnibus Budget Reconciliation Act (COBRA). For information about COBRA, please see pages 14-18.

• Because severance pay is not considered eligible benefits pay under the JPMorgan Chase 401(k) Savings Plan or Pension Plan, any 401(k) Savings Plan contributions, as well as Pension Plan pay credits, will end as of your retirement date.
Paid Time Off

Vacation

You will be paid for any accrued and unused vacation time for which you are eligible. Generally, you accrue vacation at the rate of $\frac{1}{12}$ of the full year’s amount on the last day of each month of employment, provided you are employed on the last day of the month (unless state or local law otherwise requires). While you are an active employee, you can view your accrued time off balance at:

me@jpmc > Time Away

<table>
<thead>
<tr>
<th>Calculation of Vacation Accrual</th>
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<tbody>
<tr>
<td>See below for the approximate number of hours a full-time employee accrues per month, depending on your annual vacation eligibility:</td>
</tr>
<tr>
<td>3 weeks</td>
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<td>---------</td>
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<td>10 hours</td>
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- To calculate your monthly vacation accrual: Multiply your annual vacation eligibility (in weeks) by your scheduled hours per week, and divide that number by 12 months. For example, if you are eligible for three weeks of vacation and work 20 hours per week, your monthly accrual would be $(3 \times 20)/12 = 5$ hours per month.

- If you have used more vacation than you have accrued by your retirement date: Your vacation will be considered as a salary advance and will be recovered at retirement.

- If you have been paid for any time to which you are not entitled: The overpayment amount will be counted toward your vacation allotment, unless state or local law requires differently.

Floating Holidays

You will be compensated for any earned, unused floating holidays for which you are eligible.

Other Paid Time Off

Any other unused sources of paid time off (e.g. sick time, personal days), are not paid at retirement unless the laws in the state in which you work require payment.
Health Care & Wellness Programs

Health care and wellness program benefits for you and your covered dependents end as of the last day of the month in which you retire. Whether your last day of employment is the beginning of the month (March 1), the end of the month (March 31), or any day in between, your health care coverage ends on the last day of the month (March 31).

If you are currently enrolled in the Medical Plan [including Medical Reimbursement Account (MRA)], Dental Plan, or Vision Plan, you have several options from which to choose to obtain your health care coverage, depending on your age and eligibility for Medicare. Some options are different than current coverage. See “Sources of Medical Coverage” on the next page.

If you elect Retiree Medical or COBRA, certain wellness programs will be available to you and covered dependents at no additional cost to you. Regardless of whether you are currently enrolled in these plans, you may elect access to the onsite JPMorgan Chase Health & Wellness Centers, Wellness Screenings, and Employee Assistance & Work-Life Program, through COBRA.

Keep in mind that the dependent eligibility requirements still apply under all JPMorgan Chase health care plan options. To review these requirements, go to:

My Health > Learning Center

PLEASE NOTE: If you became eligible for Medicare Part A and/or Part B while actively employed and covered by the JPMorgan Chase active Medical Plan, you should sign up for Part A and/or Part B during the eight-month special enrollment period that begins the month after your retirement date or your JPMorgan Chase active Medical Plan ends, whichever happens first. It is important to sign up for Medicare when you first become eligible or when your active employee coverage ends to avoid paying costly premium penalties. COBRA Medical coverage does not qualify as active employee coverage. You will not be eligible for the special Medicare enrollment period when your COBRA Medical coverage ends.
Sources of Medical Coverage

When you retire, you generally have a choice between the following types of medical coverage, depending on your Medicare status:

- **Pre-Medicare retirees.** Medical coverage through JPMorgan Chase group plan for pre-Medicare retirees, which may be available to you at full cost (i.e., no company medical subsidy), or with a company medical subsidy based on the rules in effect at the time of your retirement.

- **Medicare-eligible retirees.** Medical coverage through OneExchange, the country's largest private Medicare exchange, provides a large variety of medical, prescription drug, dental, and vision individual options to best meet your needs and budget, all with the help of licensed benefit advisors to answer questions. If eligible for a medical subsidy, based on the rules in effect at the time of your retirement, you will receive a subsidy into a Health Reimbursement Account (HRA) with OneExchange.

- **Unsubsidized COBRA coverage.** This coverage allows you to continue your active employee coverage, generally for 18 months. If you elect this coverage, you will not be able to elect retiree coverage through JPMorgan Chase (in pre-Medicare) in the future.

- **Subsidized COBRA coverage.** If you are retiree eligible and receiving a subsidy from JPMorgan Chase toward the cost of your COBRA coverage due to a severance arrangement, you may continue your COBRA coverage until the subsidy period expires (up to six months on COBRA coverage depending on your years of service).

  Once the subsidy expires, you have a one-time opportunity to elect health care coverage through JPMorgan Chase Retiree Plan (if pre-Medicare) or through OneExchange (if Medicare-eligible) for medical, prescription drug, dental and/or vision coverage.

  After your subsidy expires, you can continue with COBRA coverage for the remainder of your COBRA period (generally 18 months) paying the full cost of coverage. However, at the end of your COBRA coverage, you will not be able to elect retiree coverage through JPMorgan Chase (if pre-Medicare), or receive a Health Reimbursement Arrangement with OneExchange (if Medicare-eligible) at any time in the future.

- **Individual medical plans.** These plans are available through various insurance companies or health care exchanges. If you elect this coverage, you will not be able to elect retiree coverage through JPMorgan Chase (if pre-medicare) in the future, or receive an HRA with OneExchange (if Medicare-eligible).

**PLEASE NOTE:** If you receive a COBRA subsidy due to the death of a retiree eligible employee, you may elect COBRA coverage for the entire length of your subsidy (generally up to 36 months), and then elect coverage through JPMorgan Chase Retiree Plan (if pre-Medicare) or through OneExchange (if Medicare-eligible) after your subsidy expires.
Additional Information

- If you elect coverage under either the JPMorgan Chase Retiree Plan (if pre-Medicare) or COBRA, your rates will be higher than the amount you contributed toward active employee coverage. Rates for coverage through OneExchange (if Medicare-eligible) vary.
- Under COBRA, you may continue to earn Wellness Funds for your MRA. You will not receive additional MRA credits under the JPMorgan Chase Retiree Medical Plan (if pre-Medicare) or through OneExchange (if Medicare-eligible).

**PLEASE NOTE:** Certain wellness programs are available under the JPMorgan Chase Retiree Medical Plan or COBRA at no additional cost, but to continue access to the onsite Health & Wellness Centers, Wellness Screenings, and the Employee Assistance and Work-Life Program, you must elect these services separately from the Medical Plan under COBRA. For more information see page 25.

- Before you elect any coverage, carefully review the Retiree Medical, Dental, and Vision Plan information (from JPMorgan Chase if pre-Medicare and from OneExchange if Medicare-eligible) and COBRA options and costs in the materials that will be mailed to your home at retirement. For more information:

  **Pre-Medicare Retirees** (or those interested in COBRA coverage), go to:
  My Health
  Or call:
  accessHR Contact Center
  1-877-JPMChase (1-877-576-2427)

  **Medicare-eligible Retirees** call:
  OneExchange
  1-844-448-7300

**COBRA**

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law that allows employees and their legal spouses and children to continue the coverage you had as an employee, generally for a period of up to 18 months after a termination of employment. Under COBRA, you can continue your JPMorgan Chase Medical Plan (including your MRA), Dental Plan, Vision Plan, and/or Health Care Spending Account coverage.

You can also elect continued access to the onsite JPMorgan Chase Health & Wellness Centers, Wellness Screenings, and Employee Assistance & Work-Life Program (EAP). For more information on your MRA, see page 23 and for the Wellness Program and EAP, see page 25.

**REMEMBER:** You must enroll in Medicare as soon as you reach age 65 or when your employment ends, whichever is later. COBRA coverage does not qualify as active employee coverage and you will not be eligible for the special Medicare enrollment period when your COBRA coverage ends.

**COBRA Medical Coverage and Medicare**

If you are age 65 or older when you retire from JPMorgan Chase, you may elect COBRA Medical coverage and Medicare. In this situation, Medicare pays first, before COBRA Medical is applied. Instead of COBRA, you may also elect coverage through OneExchange and Medicare, which may be more cost effective.
Eligibility

You and your dependents must be enrolled in the applicable JPMorgan Chase active employee benefits plan when you retire in order to continue coverage under that plan through COBRA.

You do not have to participate in a JPMorgan Chase benefits plan in order to elect continued access to onsite JPMorgan Chase Health & Wellness Centers, Wellness Screenings, and EAP under COBRA. These benefits are offered as a single election. All covered dependents may take advantage of EAP, but Wellness Screenings are available only to you and your covered spouse/domestic partner. Access to the onsite Health & Wellness Centers is limited to you. See page 25 for more information.

**CONSIDERATION:** JPMorgan Chase also makes available Medical, Dental, and Vision Plan continuation coverage for your domestic partner and his/her children. This coverage is similar to COBRA. The cost is the same as the COBRA rate (102%, as described below under “Cost of COBRA Coverage”). You may cover your domestic partner and his/her children under this COBRA-like coverage provided you were covering him/her (or them) under the Medical Plan, Dental Plan, and/or Vision Plan immediately prior to your retirement.

Notification and Election of COBRA

By law, JPMorgan Chase must notify you (and your eligible covered dependents) of your COBRA rights. You and your covered dependents will receive COBRA enrollment information and instructions from Aon Hewitt, the company’s COBRA administrator, approximately two weeks after your retirement date.

You will have 60 days from the date your active employee coverage ends or you are notified of your rights to elect COBRA coverage (whichever is later). If you want to continue your coverage under COBRA, you must make an active election; enrollment is not automatic. Once you enroll, COBRA coverage becomes effective retroactive to the first of the month following your retirement date.

**PLEASE NOTE:** If you elect COBRA, you lose your access to retiree benefits through JPMorgan Chase (if pre-Medicare) or your HRA through OneExchange (if Medicare-eligible and eligible for subsidy), unless you are receiving subsidized COBRA due to severance. See “Subsidized COBRA Coverage” page 16.

Cost of COBRA Coverage

Generally, your cost for COBRA continuation coverage is 102% of the premium (employee rate plus JPMorgan Chase subsidy). This means you will pay more for coverage than you did as an active employee. However, if you receive severance benefits under the Severance Pay Plan, you are eligible for a company subsidy as described under “COBRA and Severance Benefits” section below.

When the cost of active employee coverage is increased or changes are made to active employee coverage, the same changes are made to coverage for COBRA participants, and the cost may increase. While enrolled in COBRA benefits, you will be notified of any changes to your coverage, including the cost.
Paying for COBRA Coverage

You will be billed monthly. You may also submit a signed authorization to have your monthly premium deducted from a personal checking or savings account at any bank in the United States. Automatic monthly deductions are strongly encouraged to avoid loss of coverage.

**Reminder:** If you do not pay your premium on a timely basis (even if you do not receive a bill), your coverage will be terminated (retroactively) as of the end of the month when a payment was made and it cannot be reinstated.

COBRA and Severance Benefits

If you receive severance benefits under the Severance Pay Plan because your job was eliminated, you may receive a company subsidy toward your COBRA premium for medical and dental coverage. You must make an election for this coverage.

This subsidy allows you to pay for COBRA coverage at the same price you would pay as an active employee, rather than at the 102% COBRA rate for a certain period of time. The subsidy is effective beginning the first of the month after your retirement date, assuming you have signed the JPMorgan Chase Release Agreement. If you elect COBRA coverage, you will pay the active employee rate for the lesser of:

- Six months, or
- The number of months of severance pay benefits you receive under the JPMorgan Chase Severance Pay Plan.

**Consideration:** Vision coverage, the Health Care Spending Account, and the Wellness Program are not subsidized under COBRA for individuals receiving severance benefits.

Retiree-eligible and Subsidized COBRA Coverage

If you are eligible for the JPMorgan Chase Retiree Benefits Program (if pre-Medicare) or coverage through OneExchange (if Medicare-eligible), you can elect company subsidized COBRA coverage, as described above, for the lesser of six months or the number of months of severance benefits you receive and defer your retiree coverage.

However, you must then elect your retiree coverage at the end of this subsidized period through JPMorgan Chase (prior to Medicare eligibility) or through OneExchange (once you are eligible for Medicare), in order to be eligible in the future for JPMorgan Chase medical, dental, vision and/or any medical subsidy. Eligibility for this medical subsidy will be based on the rules in effect at the time of your retirement.

**Please Note:** If you are eligible for Medicare, your retiree benefits (medical, prescription drug, dental and vision) will be through OneExchange, not JPMorgan Chase. The benefits through OneExchange are available on a full cost basis at any point in the future, even if you continue to elect COBRA for the full 18 months of coverage. However, if you are eligible for a medical subsidy through JPMorgan Chase, you must elect retiree coverage through JPMorgan Chase (if pre-Medicare) or OneExchange (if Medicare-eligible) at the end of subsidized COBRA to receive the medical subsidy at any time in the future.

In addition, you may elect coverage for one benefit under COBRA and another under JPMorgan Chase (if pre-Medicare) or OneExchange (if Medicare-eligible) (e.g., you can elect medical coverage under COBRA and dental coverage under the JPMorgan Chase Retiree Dental Plan or through OneExchange if Medicare-eligible).
Retiree-eligible and Subsidized COBRA Coverage (continued)

You can continue with COBRA coverage for the remainder of your COBRA period (generally 18 months) paying the full cost of COBRA coverage after your COBRA subsidy expires. However, at the end of your COBRA period, you will not be able to continue health care coverage through JPMorgan Chase (if pre-Medicare) or receive a subsidy to help offset costs of coverage at any time in the future. OneExchange coverage is available, without a subsidy, to individuals who are Medicare-eligible.

If you have elected COBRA coverage due to the death of a retiree-eligible active employee, you may continue COBRA coverage paying subsidized rates for your entire 36 month COBRA period. At the end of that period, you have a one-time opportunity to elect retiree coverage through JPMorgan Chase (if you are not yet eligible for Medicare) or through OneExchange (if you are Medicare-eligible) in order to receive coverage or a medical subsidy from JPMorgan Chase, if applicable, in the future.

Length of COBRA Coverage

Under COBRA, you may elect to continue Medical, Dental, and/or Vision coverage as well as the Wellness Program and Employee Assistance & Work-Life Program for up to 18 months. You may elect to continue contributing to the Health Care Spending Account until the end of the calendar year in which you retire.

For Health Care Spending Account Participants

You may want to continue making contributions under COBRA if you have a balance in your account at the time of your retirement and you anticipate incurring eligible expenses later in the year.

By continuing coverage, you can use any balance to reimburse yourself for eligible expenses/claims incurred through the end of the year you retire, if you continue participating through December 31. Any amounts up to $500 left in your account as of December 31, can be used to pay expenses incurred in the following year. Any amounts greater than $500 will be forfeited according to IRS rules. Otherwise, if you do not continue participation under COBRA, you can file claims only for expenses incurred through the end of the month in which you retire.

Health Care Coverage and COBRA While on Long-Term Disability

If you began a Short-Term Disability leave after December 31, 2010 and subsequently qualified for Long-Term Disability benefits, your subsidized medical coverage (at employee rates) generally ends after receiving two years of Long-Term Disability benefits.

Regardless of when your Long-Term Disability leave began or when you retire, you may continue to receive health care coverage under COBRA for up to an additional 18 months following the period of subsidized medical and dental benefits. You are also able to elect coverage as a retiree through JPMorgan Chase (if pre-Medicare) or through OneExchange (if Medicare-eligible).
When COBRA Coverage Ends

Generally, COBRA can continue for up to 18 months (except for the Health Care Spending Account), but this coverage will end before 18 months for any of the following reasons:

- You do not make the required premium payments on a timely basis.
- You become covered under another group health plan, such as a spouse’s plan, that does not exclude coverage for pre-existing conditions.
- JPMorgan Chase no longer provides group health coverage to any of its employees.
- You become entitled to Medicare while enrolled in COBRA Medical coverage (e.g., you retire prior to age 65 and do not have Medicare at the time of retirement). However, your covered dependents may be eligible to continue COBRA for up to 36 months from the date of the original qualifying event.

If You Die While Enrolled in COBRA

In the event of your death, your covered dependents may be eligible for COBRA for up to 36 months from the date you originally qualified for COBRA.

Medical Options: Pre-Medicare and Medicare-eligible Retirees

The options available to you and your dependents vary depending on whether you and/or your dependents are pre-Medicare or Medicare-eligible.

Eligibility

If you are eligible for benefits as a retiree, generally your dependents also are eligible. You can cover dependents who were part of your family on the date you retired, regardless of whether they were covered under the JPMorgan Chase Medical Plan for active employees.

You must be enrolled in JPMorgan Chase coverage to cover your dependents. Children are eligible until the end of the month in which they turn age 26.

For more information on Dependent Eligibility Requirements, go to:
My Health > Learning Center

Enrolling in Medical Coverage

You must actively enroll in medical coverage either through JPMorgan Chase if pre-Medicare or OneExchange if Medicare-eligible. If you do not make any elections, no coverage will be provided.

In general, you and your dependents must enroll in the same retiree medical option at retirement through JPMorgan Chase unless one individual is eligible for Medicare and the others are not. In this case, you and your dependents may be covered under separate medical options, one through JPMorgan Chase (pre-Medicare) and the other through OneExchange (Medicare-eligible).
Changing Your Medical Coverage During the Year

Generally, you remain in the same medical plan option throughout the year. However, you can call the accessHR Contact Center if pre-Medicare or OneExchange if Medicare-eligible to change your option before the next annual benefits enrollment period if:

- **You turn age 65**: You or your covered dependent turns age 65 during the year and is currently enrolled in a pre-Medicare retiree medical option through JPMorgan Chase. In this case, you will automatically receive information about your Medicare-eligible options and information on how to make a new election from OneExchange.

- **You move**: You move out of your medical option’s service area.

**REMEMBER**: While enrolled in medical coverage through JPMorgan Chase, you will have the opportunity to change your medical plan elections during the annual enrollment process, which generally occurs in November for the following calendar year. If you do not make changes, your current elections will continue to apply at the new year’s increased costs, assuming no changes are made to the available benefit options. If you are enrolled through OneExchange, you will also have the opportunity to change your elections during OneExchange’s annual enrollment. Contact OneExchange for information.

Medical Options

Your medical options are designated as either “pre-Medicare” or “Medicare-eligible,” as described below.

You will receive information about your retiree medical options and enrollment instructions:

- When you are first eligible as a new retiree; and
- Prior to the annual benefits enrollment period each fall, if you are enrolled in the JPMorgan Chase Retiree Medical Plan as a pre-Medicare retiree, or enrolled through OneExchange if you are Medicare-eligible.

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<th>OPTIONS</th>
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<tr>
<td><strong>Pre-Medicare</strong></td>
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<td>An enrolled person is considered “pre-Medicare” if he or she is under age 65 and not covered by Medicare. If you reside outside of the U.S. and do not have access to Medicare, you will be classified as pre-Medicare even if you are over age 65. You are part of JPMorgan Chase Retiree Medical Plan. Your information will come from JPMorgan Chase.</td>
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| **Medicare-eligible** |
| An enrolled person is considered “Medicare-eligible” if he or she is age 65 or older and/or eligible for Medicare including those eligible due to a disability. You are no longer part of JPMorgan Chase Medical, Dental or Vision Benefits. Your information will come from OneExchange. |

| **Split Coverage** |
| If you are pre-Medicare while your eligible dependent is Medicare-eligible (or vice-versa), you can elect coverage through JPMorgan Chase, while the Medicare-eligible individual enrolls through OneExchange. |
| Pre-Medicare Retiree Medical Coverage | For those covered under the JPMorgan Chase Medical Plan (pre-Medicare):
- You may choose between the same two medical plan health care companies and options that are available to active employees. You do not have to keep the same coverage you had as an active employee.
- Your coinsurance maximum is no longer based on your pay.

Once you qualify for Medicare, you must elect your coverage through OneExchange. You must first enroll in Medicare Parts A and B.

In either case, you may continue to use any remaining MRA funds, though you cannot earn or receive additional MRA funds. For more information on your MRA, please see page 23. |
|--------------------------------------|--------------------------------------------------|
| Cost of Pre-Medicare Retiree Medical Coverage | The premiums for retiree medical coverage will depend on:
- The plan option you choose, and
- The type of dependents you cover.

You will receive information about your eligibility and cost for retiree medical coverage when you retire. JPMorgan Chase will adjust the cost of retiree medical coverage periodically, generally at the beginning of each plan year (January 1). |
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<tr>
<td>Unsubsidized Retiree Medical Coverage</td>
<td>If you are not eligible for company-subsidized retiree medical coverage (in other words, if you have “access-only” coverage), you will pay the full premium cost at group rates determined by JPMorgan Chase and its medical carriers.</td>
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| Subsidized Retiree Medical Coverage | JPMorgan Chase will pay part of the premium cost of retiree medical coverage for heritage Chase and heritage Morgan employees who meet the eligibility requirements for subsidized coverage shown in the table on page 5. The company’s retiree medical subsidy is capped at the cost of the Retiree Traditional Indemnity High Option in effect in 2000. You are responsible for paying the full amount of any premium above this capped amount.

If you are eligible for Medicare and enroll through OneExchange, your subsidy (if eligible) is provided through a Health Reimbursement Arrangement (HRA) used to cover medical, prescription drug, dental and/or vision premiums and eligible out-of-pocket medical, prescription drug, dental and vision expenses. |
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<tr>
<td>Paying for Pre-Medicare Medical Coverage</td>
<td>You will be billed monthly. You may also submit a signed authorization to have your monthly premium deducted from a personal checking or savings account at any bank in the United States.</td>
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**REMINDER:** If you do not pay your premium on a timely basis, your coverage will be canceled and you will not be able to re-enroll in the future. |
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<tbody>
<tr>
<td>If You Die While Enrolled in Medical Coverage</td>
<td>If you should die while covered under the JPMorgan Chase Retiree Medical Plan, any enrolled dependents may continue their coverage as long as they meet the dependent eligibility requirements.</td>
</tr>
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</table>
Medicare Coverage

Medicare is a federal health insurance program designed to help seniors and the disabled pay for most of their medical care. Medicare is composed of Part A (hospital insurance) and Part B (medical insurance), together known as “Original Medicare,” and Part D (prescription drug coverage). Medicare generally does not cover medical services provided outside the United States.

**Consideration:** It is important to sign up for Medicare when you first become eligible or when your active employee medical coverage ends to avoid paying costly premium penalties. For more information, please see page 12.

**Medicare Part A (Hospital Insurance)**

Medicare Part A helps cover expenses for basic inpatient hospital care (e.g., semi-private room, general nursing), care in a skilled nursing facility, home health care, and hospice care. In most cases, you will not pay a monthly premium for Part A because, as an active employee, you paid Medicare taxes that cover the cost of participating in Part A.

**Medicare Part B (Medical Insurance)**

Medicare Part B helps cover expenses for doctors’ services, outpatient care, and other medical services that are not covered by Medicare Part A, such as diagnostic tests, ambulatory surgery centers, and second surgical opinions.

Participating in Medicare Part B is optional. However, if you are receiving Social Security benefits when you turn age 65, you will be enrolled in Medicare Part B coverage automatically unless you are still employed. You must pay a monthly premium to receive Medicare Part B benefits. Please see “Applying for Medicare” on page 22 for information about when to apply for Medicare Part B coverage.

For more information regarding Medicare Parts A and B, visit: www.medicare.gov

**Medicare Part C (Medicare Advantage Plans)**

Medicare Advantage Plans (Medicare Part C) are managed care plans offered by private health insurance companies across the country. Most Medicare Advantage Plans are Medicare Health Maintenance Organizations (HMOs). This means they work much like regular HMOs—you must use the HMO’s network of providers to receive benefits (except in an emergency). However, in return, you can usually receive a higher level of benefits than under Original Medicare.

The federal government helps to fund Medicare Advantage Plans by paying a set amount of money to the health insurance companies that offer these types of plans for each participant who enrolls. Because of this funding, Medicare Advantage Plans cover the same services as Original Medicare, plus they sometimes offer enhanced benefits for vision, hearing, and prescription drugs.

You must be enrolled in Medicare Part A and paying Medicare Part B premiums to participate in a Medicare Advantage Plan.
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<th>Medicare Coverage (continued)</th>
<th>Medicare Part D (Medicare Prescription Drug Plans)</th>
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<tr>
<td>People with Medicare can purchase coverage for prescription drugs under a Medicare Part D plan. These plans are offered by private health insurance companies, not by the federal government. These plans work much like other types of medical insurance: you pay a monthly premium and then pay a share of the cost of each prescription drug. The premiums vary based on the plan you choose and your geographic area. Premiums are expected to increase annually.</td>
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<tr>
<th>Applying for Medicare</th>
<th>Your seven-month initial enrollment period for Medicare begins three months before you reach age 65. By applying early in that period, you can avoid a possible delay in the start of your Medicare Part B coverage.</th>
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<tr>
<td>However, if you became eligible for Medicare Part A and/or Part B while actively employed and covered by the JPMorgan Chase active Medical Plan, you should sign up for Part A and/or Part B during the eight-month special enrollment period that begins the month after your retirement date or your JPMorgan Chase active Medical Plan ends, whichever happens first.</td>
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<tr>
<td>It is important to sign up for Medicare when you first become eligible or when your active employee coverage ends to avoid paying costly premium penalties. COBRA or Retiree Medical coverage does not qualify as active employee coverage. You will not be eligible for the Medicare special enrollment period when your subsidized COBRA or COBRA coverage ends and you may have to wait to enroll until the next Medicare general enrollment period.</td>
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<tr>
<td>If you wait 12 or more months to enroll:</td>
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<tr>
<td>• The effective date of your Medicare part B coverage could be delayed; and</td>
<td></td>
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<tr>
<td>• Your premiums generally will be higher. Part B premiums increase 10% for every 12 months that you could have been enrolled but were not. The increase in Part A premium (if you have to pay a premium) is 10%, regardless of how late you enroll for Medicare Part A coverage.</td>
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</table>

| Take Action: |
| If you are not receiving Social Security benefits, you must apply for Medicare by contacting any Social Security Administration office. If you or any of your dependents are age 65 or older when you retire, you must apply for Medicare immediately. |

| COBRA or Retiree Medical coverage does not qualify as active employee coverage. You will not be eligible for the Medicare special enrollment period when your subsidized COBRA or COBRA coverage ends and you may have to wait to enroll until the next Medicare general enrollment period. |
| If you wait 12 or more months to enroll: |
| • The effective date of your Medicare part B coverage could be delayed; and |
| • Your premiums generally will be higher. Part B premiums increase 10% for every 12 months that you could have been enrolled but were not. The increase in Part A premium (if you have to pay a premium) is 10%, regardless of how late you enroll for Medicare Part A coverage. |
Medical Reimbursement Account (MRA)

If you qualify for retirement and had a Medical Reimbursement Account (MRA) as an active employee, you can use any remaining balance in your MRA to pay for eligible expenses as a retiree.

- If you are enrolled in the JPMorgan Chase Retiree Medical Plan (if pre-Medicare) or under COBRA Medical coverage, your MRA can be used to pay for covered out-of-pocket medical and prescription drug expenses.
- If you are enrolled in coverage through OneExchange (if Medicare-eligible), your MRA account will carry over automatically to your HRA with OneExchange to pay for your premium medical, prescription drug, dental, and/or vision and eligible out-of-pocket medical, prescription drug, dental and vision expenses.
- If you are covered by another plan, the expenses eligible for reimbursement from your MRA will be determined by the expenses covered by that plan.

Under JPMorgan Chase Retiree Medical (if pre-Medicare) and OneExchange (if Medicare-eligible), you will not receive additional MRA funds; however under COBRA Medical coverage, you can continue to earn Wellness Funds to increase the value of your MRA. With either the JPMorgan Chase Retiree Medical Plan or COBRA Medical coverage, you can use the remaining balance in your MRA via automatic claim reimbursement or debit card payment method. If you are enrolled through OneExchange, your MRA balance automatically carries over to your HRA with OneExchange covered under another plan, you must submit a paper claim form.

For more information or to access the MRA and/or HCSA Claim Form, see: My Health

MRA Fees

If you elect JPMorgan Chase Retiree Medical Plan (pre-Medicare) or COBRA Medical coverage, no fees are deducted from your MRA. If you do not elect either the JPMorgan Chase Retiree Medical Plan or COBRA Medical coverage, monthly administrative fees will be deducted from your account.

Pre-Medicare Retiree Dental Plan

The retiree dental options provide coverage for preventive care, basic and major restorative care, and orthodontia services for children. You and your dependents must be enrolled in the same retiree dental option during retirement.

You can generally choose from the same plan options that are available to active employees. You can change your dental option upon retirement from the option you had as an active employee.

Eligibility

If you are eligible for retiree medical coverage as described on pages 4-5, generally you and your eligible dependents can elect a retiree dental option.

You must be enrolled in dental coverage to cover your dependents. Children are eligible until the end of the month in which they turn age 26. Your eligible dependents continue to be eligible for this coverage after you die.
Cost
You will pay the full cost of the retiree dental premium at group rates as determined by JPMorgan Chase and its carriers. The cost is based on the option you choose and type of dependents you cover. JPMorgan Chase does not subsidize the cost of retiree dental coverage.

You will receive information about your eligibility and cost for retiree dental coverage when you retire. JPMorgan Chase will adjust the cost of retiree dental coverage periodically, generally at the beginning of each plan year (January 1).

Paying for Dental Coverage
You will be billed monthly. You may also submit a signed authorization to have your monthly premium deducted from a personal checking or savings account at any bank in the United States.

**Reminder:** If you do not pay your premium on a timely basis, your coverage will be cancelled and you will not be able to enroll in the future through JPMorgan Chase.

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**Pre-Medicare Retiree Vision Plan**

The Retiree Vision Plan helps pay for covered vision-related expenses, such as eye exams, lenses (including contact lenses), and eyeglass frames. When you obtain care from a network vision care professional, your copayment for exams and lenses will be lower than if you use an out-of-network provider.

You can generally choose the same plan option that is available to active employees.

Eligibility
If you are eligible for retiree benefits described in the tables on pages 4–5, generally you and your eligible dependents can elect retiree vision coverage.

You must be enrolled in vision coverage to cover your dependents. Children are eligible until the end of the month in which they turn age 26. Your eligible dependents continue to be eligible for this coverage after you die.

Cost
You will pay the full cost of the retiree vision premium at group rates as determined by JPMorgan Chase and its vision carrier. Your cost for coverage will depend on the type of dependents you cover. JPMorgan Chase does not subsidize the cost of retiree vision coverage.

You will receive information about your eligibility and cost for retiree vision coverage when you retire. JPMorgan Chase will adjust the cost of retiree vision coverage periodically, generally at the beginning of each plan year (January 1).

Paying for Vision Coverage
You will be billed monthly. You may also submit a signed authorization to have your monthly premium deducted from a personal checking or savings account at any bank in the United States.

**Reminder:** If you do not pay your premium on a timely basis, your coverage will be cancelled and you cannot enroll in the future.
## Medicare-Eligible Dental and Vision Coverage

If you are Medicare-eligible, you can enroll in dental and/or vision coverage through OneExchange.

## Wellness Program

The JPMorgan Chase Wellness Program provides resources and services that can help you take charge of your health and make informed health care decisions for you and your covered family members. The program can help you manage stress, improve your eating and exercise habits, or stop smoking.

### Eligibility

Your participation in the JPMorgan Chase Wellness Program ends on the last day of the month in which you retire. However, certain wellness benefits will continue as follows:

- If you enroll in the Retiree Medical Plan or under COBRA and are not yet Medicare-eligible, certain wellness programs will be available to you and your pre-Medicare covered dependents at no additional cost to you.
- You may elect to continue other wellness benefits during the COBRA period, including access to the onsite JPMorgan Chase Health & Wellness Centers, Wellness Screenings and Employee Assistance & Work-Life Program (EAP). These benefits are offered as a single election if you enroll in COBRA. The onsite Health & Wellness Centers may be accessed by the former employee only; Wellness Screenings are available to both former employees and their covered spouse/domestic partner; and EAP is available to former employees and all covered dependents.

## Employee Assistance & Work-Life Program

The Employee Assistance & Work-Life Program (EAP) provides resources, information, and counseling to manage the challenges of family, career, education, and the many other facets of your life. It’s fast, free, confidential, and available 24/7.

### Eligibility

Your eligibility for EAP ends on the last day of the month in which you retire. Generally, EAP coverage is not automatically provided to retirees. However, if you elect COBRA coverage for access to the onsite JPMorgan Chase Health & Wellness Centers, Wellness Screenings, and EAP, you and your covered dependents may continue to receive EAP benefits during the COBRA period, even if you are not electing any other benefits under COBRA. For more information about COBRA, please see page 14.
Health Care Spending Account

You can incur eligible expenses up to the end of the month in which you retire. You will have until March 31 of the year following your retirement to submit claims for eligible expenses.

Be sure to submit an MRA and/or HCSA Claim Form along with complete documentation (dated bills, statements, etc.) verifying your expenses and the dates they were incurred as instructed on the form. For a copy of the form, go to: My Health.

It may be beneficial to elect COBRA coverage if you have an outstanding Health Care Spending Account balance at the time of your retirement and you anticipate incurring eligible expenses later in the year.

COBRA Coverage

The Health Care Spending Account is only available through the end of the month of your retirement date unless you elect coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). You may want to consider electing COBRA coverage for your Health Care Spending Account if you have a balance in your account at the time you retire and you anticipate incurring eligible expenses later in the year. Any expenses incurred prior to the end of the month in which you retire are eligible for reimbursement, even if you do not elect COBRA. You can continue contributing to your account until the end of the calendar year in which you retire. You will pay 102% of the cost.

Incurring Expenses: If you elect COBRA, you can incur eligible expenses through the end of the calendar year in which you retire, as long as you continue contributing—and have a balance—through the end of the year. As long as you remain on COBRA through the end of the year, any balance of up to $500 remaining in your HCSA at the end of a year will be automatically available to pay eligible out-of-pocket expenses in the future. Amounts over $500 will be forfeited according to IRS rules.
COBRA Coverage (continued)

**Submitting Expenses:** You will have until March 31 of the year following the year in which you retire to submit claims for eligible expenses.

**Reimbursement Method:** If you continue your Health Care Spending Account under COBRA and also elect Retiree (if pre-Medicare) or COBRA Medical through JPMorgan Chase, you can continue using the reimbursement method available to you as an active employee. If you elect to continue access to your Health Care Spending Account under COBRA but do not elect either Retiree or COBRA Medical through JPMorgan Chase, you will submit an MRA and/or HCSA Claim Form for reimbursement of expenses.

Child/Elder Care Spending Account

You can incur eligible expenses up to your retirement date, provided you have a balance in the Child/Elder Care Spending Account.

Be sure to submit a Child/Elder Care Spending Account Claim Reimbursement Form along with complete documentation verifying your child/elder care expenses and the dates they were incurred as instructed on the form. You will forfeit any balance left in your account as of your retirement date if you do not file a claim by March 31 of the year following your retirement date. Claim forms are available at My Health.

You may not continue to make contributions to the Child/Elder Care Spending Account after your retirement date.
Transportation Spending Accounts

You can incur eligible expenses through your retirement date. However, you must cancel your participation in the Transportation Spending Accounts before you retire to avoid forfeiting any contributions.

Because your payroll deductions for a given month are used to fund eligible commuting expenses for the following month, cancelling participation before you retire is important. For example, October contributions are used to pay for November expenses. If you are retiring effective November 1, you should cancel your participation by October 1 to avoid having Transportation Spending Account contributions for November deducted from your October pay.

You may not continue to make contributions to the Transportation Spending Accounts after your retirement date.

REMINDER: For Metro-North or Long Island Railroad commuters, you must contact Metro-North or Long Island Railroad directly to cancel your commuter pass and log onto the Transportation Spending Accounts Web Center to discontinue your contributions.

For information, or to discontinue contributions to your Transportation Spending Accounts, please call:

Transportation Spending Accounts Call Center
1-877-924-3967

Or visit:
me@jpmc > My Rewards > Transportation Spending Accounts

Parking Account

If you participated in the Parking Account and have a balance in your “Pay Me Back” account, you have 180 days following the end of any month in which you participated to file a claim for reimbursement. You will forfeit any balance remaining after the claims filing deadline.

Non-Working Severance Notice

If you receive a non-working severance notice, please call the Transportation Spending Accounts Call Center as soon as possible to report that you are in a non-working severance period so that your contributions can be stopped.

IMPORTANT: The Transportation Spending Accounts, under section 132 of the Internal Revenue Code, allow qualified transportation expenses to be excluded from an employee’s gross income. Under IRS regulations, before tax contributions are nonrefundable to the employee under any circumstances, including termination of employment, retirement, or death.
Life Insurance Benefits

Life insurance provides a safety net for your beneficiaries in the event of your death. You may elect to enroll in retiree life insurance (if eligible) and/or continue your basic life insurance and supplemental term life insurance.

**REMEMBER:** For any policies you port or convert, you must designate beneficiaries directly with Prudential. See “Beneficiary Designations” on page 31.

| Retiree Life Insurance | If you are eligible for retiree benefits described on pages 4–5, generally you are eligible for retiree life insurance. For information on converting or porting any active employee coverage, see the next page.

When you retire, you will receive information about your eligibility and cost. Typically, you can elect retiree life insurance in the amounts of $5,000 or $10,000. After you make your election, you may reduce your coverage amount or waive coverage. However, you cannot increase coverage—nor can you enroll at a later date if you do not elect coverage when you first retire.

| Cost of Coverage | The cost of coverage is based on your age. You will pay the full cost of Retiree Life Insurance. JPMorgan Chase will adjust the cost periodically, generally on January 1, based on your age and amount of coverage.

| Paying for Retiree Life Insurance | Initially, you will be billed monthly. However, you can also elect to have your monthly premium deducted from a personal checking or savings account at any bank in the United States.

For information, please call:
accessHR Contact Center
1-877-JPMChase (1-877-576-2427)

**REMEMBER:** If you do not pay your premium on a timely basis, your coverage will be cancelled and you cannot enroll in the future.
Company-Paid Basic Life Insurance

Your company-paid coverage under the Basic Life Insurance Plan ends on your retirement date.

You may convert any portion of your Basic Life Insurance (over the first $10,000) to an individual policy by contacting The Prudential Insurance Company of America, the plan administrator, within 31 days of your retirement date. Prudential will bill you directly after you retire.

For information, please call:

The Prudential Insurance Company of America
1-800-778-3827

Supplemental Term Life Insurance

Coverage under the Supplemental Term Life Insurance Plan for active employees ends on your retirement date.

You can elect to port the amount of your employee supplemental term life insurance with The Prudential Company of America within 31 days of your retirement date.

Your maximum coverage will be the lesser of five times your eligible compensation (generally base salary) or $1 million.

When you leave JPMorgan Chase, if the amount of your life insurance coverage is less than your eligible compensation, you will have an opportunity to increase your coverage up to your eligible compensation by providing evidence of insurability for the additional amount. If you are already carrying the maximum amount of coverage, you are not eligible to increase your coverage amount.

You have two options for dependent supplemental term life insurance:

A. If you elect to port your employee supplemental term life insurance, you may continue dependent supplemental term life insurance.

B. If you do not elect to port your employee supplemental term life insurance but you wish to continue coverage for your dependent(s), you must convert your dependent supplemental term life insurance to an individual policy.

For information, please call:

The Prudential Insurance Company of America
1-800-778-3827

**PORTING VERSUS CONVERTING INSURANCE POLICIES**

When you retire, you may be able to either “port” or “convert” the group insurance policy to an individual policy. Both typically result in higher rates than a group policy, but there are differences:

- When you **convert** an insurance policy, you are not required to provide proof of insurability to receive coverage. The premium you pay is based on your age at the time of policy conversion.
- When you **port** a policy, you must provide proof of insurability to receive preferred, or less expensive, premiums. Also, the premiums generally change as you age.

For additional details, please call Prudential.
Beneficiary Designations

Any life insurance beneficiary designations made as an active employee will no longer apply, if you opt to convert or port any of these benefits into an individual policy. You must provide new beneficiary designations to Prudential.

If you elect retiree life insurance as described on page 29, any beneficiary designated for your basic life insurance while you were still actively employed will carry over to your retiree life insurance. You may also designate new beneficiaries through the Online Beneficiary Designations site at:

beneficiary.jpmorganchase.com

You may also submit a paper Beneficiary Designation form and although these beneficiaries will not be reflected on the Online Beneficiary Designations site, these designations will remain valid until you make a change. If you have questions about the site or to request a paper form, please call:

accessHR Contact Center
1-877-JPMChase (1-877-576-2427)

CONSIDERATION: Certain benefits plans recognize your spouse, if applicable, as your sole, primary beneficiary, unless he or she provides signed, notarized consent allowing another beneficiary. According to federal law, the term “spouse” refers to any person to whom you are legally married, including a same-sex marriage, under the laws of the U.S. state or territory that recognizes your marriage or the laws of a foreign country. All other domestic partners need to be designated as a beneficiary.

In the Event of a Retiree/Participant’s Death

Please report the death of a retiree/participant’s death as soon as possible to JPMorgan Chase by contacting:

Survivor Support Customer Service Line
1-866-475-7624

Service Representatives specializing in survivor support are available from 8 a.m. to 8:30 p.m. (ET), Monday – Friday (except U.S. bank holidays).
Accidental Death and Dismemberment (AD&D) Insurance

Coverage under the Accidental Death and Dismemberment (AD&D) Insurance Plan for active employees ends on your retirement date.

You can port AD&D insurance with The Prudential Insurance Company of America, the plan administrator, when you retire (until age 80). You can elect to continue coverage up to the lesser of five times your benefit pay or $1 million.

When you leave JPMorgan Chase, you may increase your coverage by an amount equal to one times your eligible compensation by providing evidence of insurability for the additional amount. If you are already carrying the maximum amount of coverage, you are not eligible to increase your coverage amount.

Accidental Death and Dismemberment (AD&D) Insurance (continued)

You may also port any dependent AD&D coverage, but only if you elect to port your employee AD&D coverage.

To port your coverage, you must call Prudential within 31 days of your retirement. Prudential will bill you directly.

For information, please call:

The Prudential Insurance Company of America
1-800-778-3827

Consideration: Rates for coverage in retirement will be higher than those for active employees but are offered at a pooled group rate, which may be less than an individual policy.

Business Travel Accident Insurance

Your coverage under the Business Travel Accident Insurance Plan ends on your retirement date. You may not convert or port this coverage to an individual policy.

Long-Term Care Insurance

The Long-Term Care Insurance Plan helps pay for home, community, or nursing home long-term care that is not usually covered by most other plans. The Long-Term Care Insurance Plan is available to residents in all states, although plan features may vary by state.

If You Are Participating When You Retire

If you (or your eligible family members) are participating in the Long-Term Care Insurance Plan insured by Prudential when you retire from JPMorgan Chase, you may continue to participate by contacting Prudential to set up direct payments.

To continue your participation, please call:

The Prudential Insurance Company of America
1-800-732-0416
Group Personal Excess Liability Plan

Group Personal Excess Liability Insurance provides additional liability coverage for damages and costs that you or a covered dependent incurs beyond the limits of your primary auto, homeowners, renters, or other personal property insurance policy. You are eligible to continue your participation through the end of the policy year in which you retire, provided that you pay the balance of the policy in full.

After your employment ends, Arthur J. Gallagher & Co., the plan administrator, will contact you with instructions for continuing your coverage and paying the balance. If your payment is not received within 31 days, your policy will be canceled effective as of your retirement date. You may not continue to participate in the program after the end of the policy year in which you were an active employee.

Group Legal Services Plan

The Group Legal Services Plan covers attorneys' fees for personal and family legal matters such as wills and estate planning; real estate matters; family law; name changes; consumer protection; property protection; traffic matters; major trials; issues of insanity; and infirmity defense. Most services are covered at 100% when you use network attorneys.

Continuing Coverage

Participation for you and your covered dependents usually ends on your termination date. You have the option to continue participating by contacting Hyatt Legal Plans, the insurer, within 31 days of the date your coverage ends to extend your coverage for an additional 30 months with direct payment to Hyatt Legal Plans. Any services in progress by your coverage end date will be provided, even if you don’t continue your coverage.

To continue your participation, please call:

Hyatt Legal Plans
1-800-821-6400

Disability

Short-Term Disability Plan

If you were receiving benefits under the JPMorgan Chase Short-Term Disability Plan on your last day of employment with the firm, you may be able to continue receiving benefits under the Plan after your employment ends in certain circumstances.

If you voluntarily end your employment or you are terminated due to job elimination while disabled and receiving benefits from the Plan, you will continue to receive benefits for the remaining time that your disability meets the standard under the Plan. If your employment ends due to an involuntary termination (other than a job elimination) or if you voluntarily end your employment due to an impending involuntary termination, as determined by the Plan Administrator, you will not be eligible for continuing disability benefits.
### State Disability Benefits

In addition, if you worked in New York, California, Hawaii, New Jersey, Rhode Island, or Puerto Rico, you may be eligible for statutory disability benefits for a period of time after your employment ends. For more information in California, Rhode Island or Puerto Rico, please contact the appropriate state agency. For more information in New York, New Jersey and Hawaii, please contact:

**Disability Management Services**
1-888-931-3100

### Long-Term Disability (LTD) Insurance

The Long-Term Disability Plan provides coverage if you are out of work for more than 26 weeks due to illness or injury. Coverage in the LTD Plan ends on your retirement date.

You may not convert or port this coverage to an individual policy. Under certain circumstances, you may subsequently become eligible for LTD benefits if you were an LTD Plan participant who was disabled at the time of retirement. Generally, you must file a claim for LTD benefits within 272 days (or nine months) following the start of your disability. For more information on filing a claim, please see the Health Care and Insurance Plan Administration Guide.

Go to:

**me@jpmc > Benefit & Rewards > Your Guide to Benefits**

If you believe this situation applies to you, please call:

**accessHR Contact Center**
1-877-JPMLose (1-877-576-2427)

### Individual Disability Insurance

An Individual Disability Insurance (IDI) policy is an additional component of the LTD Plan if your Total Annual Cash Compensation is more than $400,000 and you met the $20,000 maximum monthly group benefit. If you were enrolled in this benefit at the time of your retirement, you may retain your individual policy and the Covala Group, the IDI administrative service provider, will bill you directly. You will receive information at your home address about how to continue coverage. If you have questions about your IDI policy:

Please call:

**Covala Group**
1-800-235-3551

Or email:

**JPMCLTD@covalagroup.com**
Personal Insurance Plans

If you purchased any MetLife Auto & Home® personal insurance policies such as auto, home, renter’s, boat, or other insurance policy, please contact MetLife Auto & Home to report your retirement from JPMorgan Chase and to discuss billing options.

For information, please call:

**MetLife Auto & Home**
1-888-673-9582

If you do not currently participate, but are interested in learning about the special group discounted rates for JPMorgan Chase retirees, please contact MetLife Auto & Home.

MetLife Auto & Home® is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan General Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan Group Property and Casualty Insurance Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Economy Fire and Casualty Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. In some instances, policies are provided by Liberty County Mutual Insurance Company. Coverage, rates, and discounts are available in most states to those who qualify.

**Insurance Plans for Heritage Companies**

Employees of Heritage Chase, Morgan and Bank One have had the opportunity to purchase additional personal insurance. These plans listed below are no longer accepting new members but current participants can contact each firm independently to continue coverage and discuss billing options.

<table>
<thead>
<tr>
<th>Heritage Company</th>
<th>Personal Insurance Provider</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chase</td>
<td>YouDecide.com (auto, home, vision*)</td>
<td>1-800-207-2680</td>
</tr>
<tr>
<td></td>
<td>Travelers Property and Casualty</td>
<td>1-877-511-0158 (MA)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1-800-542-0764 (NJ)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1-800-842-5075 (All other states)</td>
</tr>
<tr>
<td>Chase and Morgan</td>
<td>Marsh At Work Solutions (Formerly Seabury &amp; Smith, Inc.)</td>
<td>1-800-634-0381</td>
</tr>
<tr>
<td>Bank One</td>
<td>Monumental Whole Life Insurance CIGNA Group Universal Life</td>
<td>1-888-763-7474</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1-800-828-3485</td>
</tr>
</tbody>
</table>

*You may also go online to YouDecide.com/Corporate Consumer Advisors to report your termination from JPMorgan Chase and to discuss billing options.*
Pension Plan

The JPMorgan Chase Retirement (Pension) Plan is a cash balance plan that is offered to all U.S. benefits-eligible employees and fully paid for by JPMorgan Chase. You were automatically enrolled in the plan after a year of service, and each month your account was credited with pay credits and interest credits. After you retire, you can elect to receive your vested account balance or defer receipt of your balance.

Pay Credits and Interest Credits

Your Pension Plan account no longer earns pay credits once you stop receiving eligible compensation. However, your Pension Plan account will earn interest credits through the date of distribution. Once your pension payments begin, interest credits stop, and an annual statement will no longer be mailed to you.

Vesting

You are generally fully vested (meaning you have the non-forfeitable right to) in the value of your pension benefit after completing three years of total service.*

After You Retire

After you retire, you may elect to:

- Receive your vested balance in the Pension Plan in one of several payment options; or
- Defer receipt of your vested balance to no later than April 1 of the year following the year in which you reach age 70 1/2.

A Pension Plan distribution package will be mailed to your home address approximately two weeks after your retirement date. It will contain information about the payment options as well as the dollar amount payable under each option, an Election Form, and a Special Tax Notice.

The Election Form in the distribution package will be marked with a payment date that is approximately 60 days from the date the package was mailed. You must submit the Election Form in accordance with the date specified in the distribution package. If you do not, then the paperwork you received will expire and you will need to request a new distribution package.

*Total Service: see page 56 for a definition of total service.
Receiving Your Vested Account Balance

You may receive your vested account balance in any one of several payment options, such as a lump-sum payment or various types of annuities. You may also wish to keep your assets tax-deferred by rolling over to an IRA or consolidating your retirement savings within the 401(k) Savings Plan. These options will be detailed in the Pension Plan distribution package that will be sent to you.

For more information about your distribution options, access the Retirement Plan Summary Plan Description from:

myrewards.jpmorganchase.com

BEFORE YOU TAKE A DISTRIBUTION FROM THE PENSION PLAN

By taking a distribution from the plan:

• You will not accumulate additional retirement benefits (e.g., interest credits).
• You will incur tax consequences.

Be sure to read the Special Tax Notice that will be included in your Pension Plan distribution package or refer to Your Guide to Benefits at JPMorgan Chase.

It is strongly recommended that you seek the advice of a qualified tax expert before requesting a payment from the Pension Plan.

Tax Form 1099R

All distributions from the Pension Plan (including any rollovers) are reported to the Internal Revenue Service (IRS) and state tax authorities on Form 1099R. This form will be mailed to you by January 31 of the year following the year of distribution.

Spousal Consent

If you are married and want to receive your pension benefit in a method that provides your spouse with less than 50% of your benefit (including a lump sum), the law requires that your spouse provide written, notarized consent of your election. You must also obtain spousal consent if you designate a person (or entity, such as an estate or trust) other than your spouse as your primary beneficiary.
Deferring Receipt of Your Vested Account Balance

Pension Plan payments are processed on a monthly basis, effective the first of each month. If you initially defer payment of your vested balance in the cash balance account, you may later call to request that payments begin. You should call at least 60 days before the date you would like your payments to begin or go online at My Pension to start the process.

For information, please call:

accessHR Contact Center
1-877-JPMChase (1-877-576-2427)

Until you take a distribution from the plan, you may continue to access monthly account balance information and receive projections of your estimated account balance as of a future retirement date online or by phone. Actual benefits will be determined in accordance with applicable plan provisions.

If you do not request a payment prior to age 65, a pension distribution package will be mailed to you approximately 90 days before your 65th birthday. Your payments will begin at age 65 unless you elect to defer payment until a later date (but no later than April 1 of the year following the year in which you attain age 70½).

If your address changes at any time after you retire, please update your records as soon as possible online or by phone.

For account balance, benefit projections, or address changes, please call the accessHR Contact Center, or visit the My Pension website:

My Rewards > My Web Centers > Pension Plan

In the Event of Your Death

Your beneficiary is the person or persons whom you name to receive your vested pension benefit in the event of your death. If, upon your death, you have not made a valid beneficiary designation, benefits will be paid as follows:

- **If you are married**: Benefits are payable to your spouse.
- **If you are not married**: Benefits will be paid to your estate.

If your death occurs after plan payments begin, payment of future benefits under the plan will depend on the payment option you chose when benefits began.

However, if your death occurs before you receive your vested account balance, its value will be paid to your designated beneficiary (or estate). The form in which the vested account balance is paid to your beneficiary depends on your beneficiary's relationship to you, as outlined in the following chart.

<table>
<thead>
<tr>
<th>IF YOUR DESIGNATED BENEFICIARY IS:</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Your spouse or domestic partner</td>
<td>He or she may elect to receive your benefit in the form of a monthly annuity or as a lump-sum payment payable immediately.</td>
</tr>
<tr>
<td>Anyone other than your spouse or domestic partner</td>
<td>He or she will receive your benefit as a lump-sum payment payable immediately.</td>
</tr>
</tbody>
</table>

You can update your beneficiaries for the Pension Plan via the Online Beneficiary Designations site at:

beneficiary.jpmorganchase.com
In the Event of Your Death
(continued)

Beneficiary designations previously submitted using the paper Beneficiary Designation form are not accessible through the Online Beneficiary Designations site, but will remain valid until you make a change. If you have questions about the site or your existing beneficiary designations, or to request a paper form, please call:

accessHR Contact Center
1-877-JPMChase (1-877-576-2427)

Excess Retirement Plan

The Excess Retirement Plan is a non-qualified plan. As such, benefits cannot be “rolled over” into another tax-qualified retirement plan or an IRA. If you have a balance in the Excess Retirement Plan, it will be distributed to you in a lump sum (less applicable withholding taxes) in the year following your retirement. For individuals who retire between January 1 and June 30, payment will be made in January of the year following retirement. For individuals who retire between July 1 and December 31, payment will be made in July of the year following retirement. Payment and the associated taxes will be reported on a Form W-2 in the year of distribution.

401(k) Savings Plan

If you have an account in the JPMorgan Chase 401(k) Savings Plan, you have several options available to you, many of which depend on your plan balance. You should carefully consider these options and the potential tax and plan consequences of a distribution prior to making a decision.

A 401(k) Savings Plan notice that provides further information will be mailed to you shortly after your retirement date. You can also find information on your distribution options on the 401(k) Savings Plan Web Center through My Rewards.

If Your Vested Account Balance is Less than $1,000

If your vested account balance (including loans) is less than $1,000, you are required to receive a single lump-sum payment from the plan. You can generally avoid the required tax withholding by electing to roll over your balance to an IRA or another employer’s qualified plan within 90 days of your retirement date. If you do not make such an election, your vested account balance (less any outstanding loans) will be paid to you in a lump sum, less any required tax withholding, approximately four months following the end of your employment.

CONSIDERATION: Any outstanding plan loans must be repaid in full prior to requesting a distribution of your account balance (including a rollover). Otherwise, the outstanding loan balance will be subject to taxes.
### If Your Vested Account Balance is $1,000 or More

<table>
<thead>
<tr>
<th>Leaving Your Account Balance in the Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>If your vested account balance (including loans) is $1,000 or more, you can leave it in the plan until April 1 of the year following the year in which you reach age 70½. As long as your balance remains in the plan, it will continue to reflect the gain or loss of the fund(s) in which you have invested. You will continue to have access to plan information and account statements and you may reallocate and/or transfer your balance among the investment funds. You can also request withdrawals from your account, as needed.</td>
</tr>
<tr>
<td>Shortly before you reach age 65, you will receive a notice describing your payment options. Unless you elect to defer payment to a later date (but no later than April 1 of the year following the year in which you reach age 70½), your account will be paid to you in a single lump sum when you reach age 65.</td>
</tr>
</tbody>
</table>

### Electing a Distribution of Your Vested Account Balance

| Your 401(k) Savings Plan records will be updated to reflect your retirement within a few days after your retirement date. Once your records have been updated, you can elect to receive a distribution of your entire vested plan balance at any time. You can take a full or partial lump-sum distribution, or request monthly, quarterly, or annual installments. You can also elect to roll over your plan balance to an IRA and retain the plan’s tax advantages. |
| For more information on your distribution options, go to: |
| **My Rewards > My Web Centers > 401(k) Savings Plan Web Center** |
| You may elect to receive any balance invested in the JPMorgan Chase Common Stock Fund in cash, stock, or a combination of both. To receive a portion of your distribution in stock, please call the 401(k) Savings Plan Call Center. All other funds are paid in cash only. |
| All distributions from the 401(k) Savings Plan (including any rollovers) are reported to the Internal Revenue Service (IRS) and state tax authorities on Form 1099R. This form will be mailed to you by January 31 of the year following the year of distribution. |
| To make an election, go to the 401(k) Savings Plan Web Center via My Rewards or contact the 401(k) Savings Plan Call Center (please see page 58 for contact information). |

#### BEFORE YOU TAKE A DISTRIBUTION FROM THE 401(k) SAVINGS PLAN

- By taking a distribution from the plan:
  - You may affect your ability to accumulate additional retirement benefits because of the potential loss of future investment earnings.
  - You will incur tax consequences.

  Be sure to read the Special Tax Notice that will be sent to you along with the 401(k) Savings Plan notice.

  It is strongly recommended that you seek the advice of a qualified tax expert before requesting a payment from the 401(k) Savings Plan.
401(k) Savings Plan Loans

The following table describes your loan repayment options, depending on your vested account balance and whether you request a distribution of your account.

<table>
<thead>
<tr>
<th>IF YOU HAVE 401(k) SAVINGS PLAN LOANS</th>
</tr>
</thead>
<tbody>
<tr>
<td>If your vested balance is:</td>
</tr>
<tr>
<td>• Less than $1,000 (including any plan loans)</td>
</tr>
<tr>
<td>• $1,000 or more and you elect a distribution of your 401(k) Savings Plan account balance</td>
</tr>
<tr>
<td>• $1,000 or more and you do not elect a distribution of your entire 401(k) Savings Plan account balance.</td>
</tr>
</tbody>
</table>

* Please see the section entitled "If Your Vested Balance is Less Than $1,000" on page 39 for more information.

In the Event of Your Death

In the event of your death, your vested 401(k) Savings Plan account balance, if any, will be paid to your designated beneficiary. If you have not made a valid beneficiary designation, benefits are payable as follows:

- If you are married: Benefits are payable to your spouse.
- If you are not married: Benefits will be paid to your estate.

You can update your 401(k) Savings Plan beneficiaries via the Online Beneficiary Designations site at:

beneficiary.jpmorganchase.com

Beneficiary designations previously submitted using the paper Beneficiary Designation form are not accessible through the Online Beneficiary Designations site, but will remain valid until you make a change. If you have questions about the site or your existing beneficiary designations, or to request a paper form, please call:

accessHR Contact Center
1-877-JPMChase (1-877-576-2427)

Bank One Supplemental Savings and Investment Plan (SSIP)

If you have an account balance in the heritage Bank One SSIP, it will be paid to you in a single lump-sum payment in January of the year following the year of your retirement date, unless you submit an installment election before your retirement date.

Because the SSIP is a non-qualified plan, payments are treated as taxable income that is reported on Form W-2 and cannot be rolled over. You can make an election before your retirement date by downloading a Distribution Election Form from the SSIP section of the 401(k) Savings Plan Web Center, or by calling the 401(k) Savings Plan Call Center.
Employee Stock Purchase Plan

If you contribute to the Employee Stock Purchase Plan, your participation ends immediately after the purchase date following your final regular salary payment.

The shares in your account will remain in the Employee Stock Purchase Plan account until you transfer or sell them; however your account will be converted to receive dividends by U.S. dollar check. You can choose to have your cash dividend payments deposited electronically into a U.S. checking or savings account. To submit or update your bank account details, call Computershare or go to:

My Rewards > My Web Centers > Employee Stock Purchase Plan > Computershare Employee Online > View Account for Employee Plan Stock

When you leave, you are no longer eligible for the 5% discount on dividend reinvestment. You may continue dividend reinvestment without the discount by transferring your shares to a common stock account at Computershare or to a personal brokerage account. For more information regarding your Employee Stock Purchase Plan account or common stock account at Computershare, please call:

Computershare Shareowner Services
1-800-982-7089
Deferred Compensation Program

The Deferred Compensation Program is available to employees who exceed certain compensation limits.

If you are a participant in the JPMorgan Chase Deferred Compensation Program, generally balances will be paid as follows:

Balances applicable to deferrals made beginning January 1, 2005:

If you have full career eligibility*: If you meet the requirements upon your separation from service**, balances will be paid based on your distribution election on file for the class year deferral.

If you do not have full career eligibility: If you do not meet the requirements, you will receive a lump-sum distribution in the calendar year following your retirement date, according to plan rules.

* For purposes of the Deferred Compensation Program, full career eligibility occurs when your separation from service occurs after you complete at least 15 years of recognized service.

** Separation from service is generally a termination of your employment with JPMorgan Chase. However, as defined by the Internal Revenue Service (IRS), the date of such termination of employment is based on whether the facts indicate that you and JPMorgan Chase reasonably anticipated that no further services would be performed, or that the level of services that you perform for JPMorgan Chase is significantly reduced. Please refer to the Deferred Compensation Program Brochure, available through the Deferred Compensation Web Center, for the complete definition of separation from service.

Balances applicable to deferrals prior to January 1, 2005 under the following heritage plans:

JPMorgan Chase Deferred Compensation Program: You can make your distribution election at any time before but no later than 60 days following your retirement date via the Deferred Compensation Web Center.

Bank One Corporation Deferred Compensation Plan: Your distribution election must be made prior to your retirement date.

• Job Elimination: If your employment is terminated as a result of a job elimination, you do not meet the retirement definition of age 55 with 15 years of vested service, and you elected installments, you will automatically receive two annual installments.

• Other Termination: If your employment is terminated and you meet the Bank One Corporation Deferred Compensation Plan’s retirement definition of age 55 with 15 years of vesting service, your deferred compensation balance will be paid according to your election. Distribution will begin in the calendar year following your retirement date, according to plan rules.

For All Other Heritage Plans: Changes can only be made under special circumstances.

If you have any questions regarding the Deferred Compensation Plan, need assistance in making an election, or would like information regarding the treatment of all other heritage plans upon retirement, please call the Deferred Compensation Call Center.

Deferred Compensation Plan Contact Information

Call Center
1-888-JPMC-DCP
OUTSIDE THE U.S.
1-502-329-2593

HOURS
Representatives are available from 9 a.m. to 5 p.m. Eastern Time, Monday through Friday (except certain U.S. holidays).

Web Center
My Rewards > My Web Centers > Deferred Compensation
Timing of First Distribution

Currently, though JPMorgan Chase reserves the right to pay otherwise, distributions are made in January or July of the first year of your retirement, according to the following time frames:

**DISTRIBUTION SCHEDULE**

<table>
<thead>
<tr>
<th>You will receive your first distribution in January of a given year if:</th>
<th>You will receive your first distribution in July of a given year if:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• You elected to receive distribution in that specific year and continue to qualify to receive such a distribution.</td>
<td>• You separate from service between July 1 and December 31 of the prior year and you either:</td>
</tr>
<tr>
<td>• You incur a separation from service between January 1 and June 30 of the prior year and you either:</td>
<td>— Elected to receive a distribution following separation from service; or</td>
</tr>
<tr>
<td>— Elected to receive a distribution following separation from service; or</td>
<td>— Are required by the terms of the plan to receive a lump-sum distribution.</td>
</tr>
<tr>
<td>• You separate from service between July 1 and December 31 of the prior year and you either:</td>
<td></td>
</tr>
<tr>
<td>— Elected to receive a distribution following separation from service; or</td>
<td></td>
</tr>
<tr>
<td>— Are required by the terms of the plan to receive a lump-sum distribution.</td>
<td></td>
</tr>
</tbody>
</table>

For Specified Employees as Defined by Section 409A

If you are a specified employee as defined by Section 409A of the Internal Revenue Code, no amounts under the plan will be distributed to you until six full calendar months have elapsed from the date of your separation from service. After the expiration of that period, such amounts will be distributed in accordance with the terms of the program. Any installment payments due during such suspension period will be distributed to you in a lump sum during that month’s distribution process.

Long-Term Incentive Plan (LTIP)

JPMorgan Chase awards equity, primarily as restricted stock units (RSUs), as part of the annual incentive process under the Long-Term Incentive Plan. Stock appreciation rights/awards (SARs) and nonqualified stock options may also be granted or may remain outstanding from prior grants.

Outstanding Awards

When you retire, termination provisions of the Terms & Conditions apply to awards under the Long-Term Incentive Plan (and other heritage organizations’ plans). If you have any outstanding awards under a Long-Term Incentive Plan, you should review information about the treatment of those awards prior to your retirement date. You may be required to sign a release for awards granted on or after January 1, 2005.

Take Action:

Before your retirement date, be sure to review the Award Agreement and Terms & Conditions. In particular, make note of anything you are required to do.
Outstanding Awards

At the time that your awards were granted, you were provided with an Award Agreement containing the Terms & Conditions of each award and were instructed to retain this document, along with any subsequent amendments, for your records. Before your retirement date, be sure to review these documents.

**REMINDER:** The Award Agreement including the Terms & Conditions of awards granted to JPMorgan Chase employees from January 1, 2002, to the present date are available online. The Terms & Conditions of awards granted under heritage organizations’ long-term incentive plans are not currently available online, but would have been provided to you at the time of the grant.

To access the Award Agreements and Terms & Conditions for awards granted to JPMorgan Chase employees since January 1, 2002, please go to:

- My Rewards
- My Web Centers
- Stock Program Resources
- Award Agreements/Terms & Conditions

If you have questions after reviewing the Terms & Conditions of your outstanding LTIP awards or cannot access them, please email:

Executive.Compensation@jpmchase.com

Full Career Eligibility

Information regarding the Full Career Eligibility termination provision within the Terms & Conditions of certain awards granted under the JPMorgan Chase & Co. (“JPMorgan Chase”) Long-Term Incentive Plan (“LTIP”) is provided below. However, always refer to the actual Award Agreement and Terms & Conditions of your LTIP award for the specific details of your award.

**IMPORTANT:** You must actively request Full Career Eligibility treatment by following the procedures explained in the “Procedure to Request Full Career Eligibility Treatment” on the next page.

Eligibility

You are eligible for Full Career Eligibility under the JPMorgan Chase LTIP if you:

- Voluntarily terminate your employment with the Firm; and
- Have five years of continuous service immediately preceding your termination date; and
- Meet the Recognized Service or Age plus Recognized Service condition set forth in your specific Terms & Conditions for each of your award(s); and
- Provide at least 90 days advance written notice to the Firm (usually to your manager) of your intention to voluntarily terminate your employment; and
- The Firm determines prior to your termination date that continued vesting is appropriate; and
- Do not perform services in any capacity (including self-employment) for a Financial Services Company (refer to your Terms & Conditions for definition); or work in your profession (whether or not for a Financial Services Company), although you may work for a government, education or Not-for-Profit organization; and
- Satisfy the Release/Certification Requirements set forth in your Terms & Conditions; and
- Comply with your Obligations discussed in your award’s Terms & Conditions.
Full Career Eligibility (continued)

<table>
<thead>
<tr>
<th>Procedure to Request Full Career Eligibility Treatment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Write a letter to your manager or Line Of Business (LOB) Human Resources representative at least 90 days prior to your voluntary termination date requesting:</td>
</tr>
<tr>
<td>1. To receive Full Career Eligibility treatment for your outstanding LTIP award(s), and</td>
</tr>
<tr>
<td>2. A Release of JPMorgan Chase’s written consent. Your manager or LOB Human Resources representative should work with your LOB Compensation executive to present your request and obtain approval.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If Approved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to each vesting or exercise date, you will be required to certify to the Firm on the authorized form provided with your Release that you have complied with the Terms &amp; Conditions of your award(s). Please remember to keep your email and home address and other demographic information up-to-date on My Personal Profile via mpp.jpmorganchase.com following your retirement.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>For More Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>To access the Award Agreements and Terms &amp; Conditions for awards granted to JPMorgan Chase employees since January 1, 2002, please go to:</td>
</tr>
<tr>
<td>My Rewards &gt; My Web Centers &gt; Stock Program Resources &gt; Award Agreements/Terms &amp; Conditions</td>
</tr>
<tr>
<td>If you have any questions about Full Career Eligibility or treatment of your outstanding LTIP awards, please email:</td>
</tr>
<tr>
<td><a href="mailto:Executive.Compensation@jpmchase.com">Executive.Compensation@jpmchase.com</a></td>
</tr>
</tbody>
</table>
### Tax Treatment of LTIP Awards

#### Restricted Stock Units (RSUs)

The fair market value of your award at the time of vesting is taxable as ordinary income and will be subject to federal income, Social Security, and Medicare taxes. State and local taxes, if any, will be withheld based on the state in which you are employed as of your retirement date. If you were employed in a different state when the awards were granted or during the vesting period, you should consult your tax advisor.

Any dividends paid on unvested RSUs will be taxable as compensation and subject to withholding taxes, including Social Security and Medicare taxes.

#### Stock Options/Stock Appreciation Rights

At the time stock options/stock appreciation rights are exercised—whether by you (the plan participant) or by an immediate family member or trust to which LTIP stock options/stock appreciation rights have been transferred—you will incur taxable income on the difference between:

- The market value of the shares acquired on the exercise date; and
- The exercise/grant price.

This taxable income will be subject to federal income, Social Security, Medicare, and state and local taxes (based on the state and locality in which you were employed as of your retirement date). If you were employed in a different state when the awards were granted or during the vesting period, you should consult your tax advisor.

Generally, your tax basis for the shares acquired will be their fair market value on the date of the exercise.

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**FOR MORE INFORMATION**

Tax rules are complex and contain many conditions and exceptions that are not included here. You are encouraged to consult a professional tax advisor about your particular situation.

You can find more specific information on the tax treatment of long-term incentive plans in Internal Revenue Service (IRS) publications available at www.irs.gov, from your local IRS office, or by calling 1-800-829-FORM (3676).

If you have any questions about the tax treatment of your LTIP awards at retirement, please email:

Executive.Compensation@jpmchase.com.
JPMorgan Chase Employee Financial Services

As a retiree, you are eligible for special savings and preferred discounts on a variety of Chase financial products, including:

• Checking & Savings
• Mortgages
• Home Equity Line of Credit
• Investment Services
• J. P. Morgan Mutual Funds
  – Purchase Select shares for only $1,000 minimum investment, or a $100 minimum investment with a $100 systematic investment from a banking account
  – Select shares have no sales charge and are typically reserved for institutional investors with a $1 million minimum investment
  – Choose from over 140 J. P. Morgan funds
  – Open your account quickly and easily through our online account opening application. Go to:

  J.P. Morgan Funds > Investment Opportunities

You may continue to use online banking to view information and perform financial transactions for your accounts. For more information:

Go to:
www.efs.jpmorganchase.com

Or call:
1-877-EFS-JPMC (1-877-337-5762)
Safe Deposit Box

After you retire, you will continue to qualify for a discount on safe deposit boxes.

Tuition Assistance Program

Under the JPMorgan Chase Tuition Assistance Program, you will repay JPMorgan Chase a percentage of tuition assistance received within the past two years prior to your retirement date, according to the following schedule:

<table>
<thead>
<tr>
<th>Date of Retirement</th>
<th>Percentage of Tuition Assistance to be Repaid to JPMorgan Chase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than one year after the course(s) end date</td>
<td>100%</td>
</tr>
<tr>
<td>One year but less than two years after the course(s) end date</td>
<td>50%</td>
</tr>
</tbody>
</table>

This schedule above applies separately to each course expense paid under the JPMorgan Chase Tuition Assistance Program. You are not required to repay JPMorgan Chase for Tuition Assistance if your employment ends due to workforce reduction, divestiture or sale of business, outsourcing, long-term disability, or death.

Also:

- If you have been approved either for tuition reimbursement or an advance that has not yet been paid either to you or to the educational institution, no payment will be made by JPMorgan Chase, as per your signed repayment obligation. You will be responsible for payment to the educational institution.
- If you retire before or after you complete your approved courses, please submit a record of your satisfactory grades and receipts within 90 days of completing the course(s).
- Failure to repay your applicable tuition reimbursement will result in referral to a collection agency and ineligibility for rehire.
Alumni of J.P. Morgan

The J.P. Morgan Alumni Program is the official corporate-sponsored, global alumni program of J.P. Morgan and was founded in 2008. Over 20,000 alumni are registered in this association.

Benefits of Membership
Stay in touch with former colleagues and desk-neighbors, while making some new friends along the way. Membership includes access to exclusive articles, careers postings, alumni discount programs, and more. Join the program to continue your partnership with our global firm.

Eligibility
Former employees of J.P. Morgan and the Corporate/Investment Banks of heritage organizations are eligible to register effective the Sunday following the date of your final employee pay, provided that you have been with the firm for at least six months. The J.P. Morgan Alumni Program is not open to Chase retail or commercial bank alumni at this time.

How to Join
After your J.P. Morgan employee pay ends, go to: www.alumniofjpmorgan.com.
Then, follow the prompts to join the secure site.

Questions
If you have any questions, write to the Continuum team at: Alumni.program@jpmorgan.com.
Chase Alumni Association (CAA)

The Chase Alumni Association (CAA) was founded in 1987 and has about 1,500 members in 42 states and 61 countries.

Benefits of Membership

You can network and socialize with other members at free and discounted member-only events in New York and at other chapters in the United States and around the world. In addition, when you become part of the virtual CAA global community online, you can use the membership directory, which offers sophisticated search capability.

Eligibility

CAA membership is open to all current and former employees of JPMorgan Chase and previously merged banks, including Chase Manhattan Bank, Chemical, Manufacturers Hanover, Bank One, and Washington Mutual.

How to Join

Go to: www.chasealum.org.

Use the “New User Registration” link at the top of the page.

Questions

If you have any questions, write to the Chase Alumni Association at: membership@chasealum.org.
How to use *Single Sign-On*

To ensure the security of JPMorgan Chase’s web sites and tools, a *Single Sign-On* password is required before access can be processed.

You’ll know to use the Single Sign-On password when you see this image:  

---

**Step 1 > Begin the Sign-On Process**

**A.** Enter your Standard ID on the single sign-on screen.

The Standard ID that was in effect at the time you left JPMorgan Chase will remain in effect.

**B.** Enter your default password, which is comprised of:

- The first three characters of your Standard ID.
- The last four digits of your Social Security number or national ID number.
- The first letter of your last name.

**EXAMPLE:** If Joe Smith’s Standard ID is U123456 and his Social Security number is 123-45-6789; his initial password is: U126789S.

**C.** Click *Login*.

**Step 2 > Create a New Personalized Password**

**A.** Change your password

Reenter your initial password in the “Current Password” field, and then create and confirm a new password following the rules outlined at the top of the screen. Please remember this password for future access.

**B.** Click *Continue* to access the web site

**PLEASE NOTE:** You may need to authenticate your device. You will need to change your password every 90 days. If you are having any issues accessing Single Sign-On, follow the instructions you see on the error page that’s presented to you.

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*NOTE* You should update your contact details on *My Personal Profile* (*mpp.jpmorganchase.com*) before your last day so that you can receive important communications on accessing websites from JPMorgan Chase after you leave.

If you have any issues accessing a JPMorgan Chase site, including Single Sign On, follow the instructions you see on the error page that’s presented to you.
Following are definitions of “service” that are referenced throughout this Guide.

**Questions** For a full version of these definitions, please see Your Guide to Benefits at JPMorgan Chase.

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**Total Service**
Generally the period beginning on your first day actively at work as an employee of JPMorgan Chase or an affiliate and ending when your employment ends.
This generally includes all periods of employment with JPMorgan Chase or any of the merged companies that have become part of JPMorgan Chase.

**Cumulative Service/Pay Credit Service**
Generally the period beginning on your first business day actively at work as an employee of JPMorgan Chase or an affiliate and ending when your employment ends. Service with a company at the time of its merger generally counts toward pay credit service. However, only service with the company employing you at the time of the merger will generally count. (In other words, if you worked for two companies that merged, only service with the company employing you on the merger date will be recognized.)
Service with a company at the time of its acquisition may or may not count toward pay credit service, depending on the terms of the purchase agreement and the plan. For a full definition of pay credit service, go to:
My Rewards > My Web Centers > Pension Plan > Additional Pension Information > JPMorgan Chase Retirement Savings Program Definitions

**Recognized Service**
The period of service with JPMorgan Chase that may include service with heritage organizations (including predecessors of JPMorgan Chase) as outlined by the following conditions:

If employed as of July 1, 2004
If employed by JPMorgan Chase & Co. or one of its participating subsidiaries as of July 1, 2004, service defined as cumulative service under heritage JPMorgan Chase Human Resources policies (including pre-acquisition service in identified situations) will count as Recognized Service; or
If employed by Bank One Corporation or one of its participating subsidiaries as of July 1, 2004, Recognized Service will be determined by the Bank One Service Date (as documented in official company records).

If re-employed between July 2, 2004 – June 30, 2005
If not employed by a heritage organization on the merger date (July 1, 2004) and re-employed during the period July 2, 2004 through June 30, 2005, the applicable service provisions referenced above will be those of the heritage organization that most recently employed the individual prior to his/her re-employment date.

If re-employed on or after July 1, 2005
For individuals who were employed by the firm as of July 1, 2005, experience a subsequent break in service and are re-employed by the firm:

- If the individual’s break in employment, ending on or after July 1, 2005, is 12 months or less, his/her service will be considered uninterrupted for purposes of Recognized Service. In other words, the period of the break in employment counts toward the period of Recognized Service.
- If the individual’s break in employment, ending on or after July 1, 2005, is more than 12 months, Recognized Service upon rehire will include Recognized Service as in effect on the last day of the previous employment period.
- For individuals who were not employed as of June 30, 2005 but who are re-employed on or after July 1, 2005, the employer for purposes of Recognized Service is the employer who most recently employed the individual prior to the re-employment date.

(continued on following page)
Recognized Service (continued)

- If the individual's break in employment, ending on or after July 1, 2005, is 12 months or less, his/her service will be considered uninterrupted for purposes of Recognized Service. In other words, the period of the break in employment counts toward the period of Recognized Service.

- If the individual's break in employment, ending on or after July 1, 2005, is more than 12 months:
  - For rehires whose last employer before the break was heritage JPMorgan Chase, Recognized Service upon rehire will include service defined as cumulative service under heritage JPMorgan Chase Human Resources policies during the previous employment period plus an adjustment for pre-acquisition service in identified situations.
  - For rehires whose last employer before the break was heritage Bank One, Recognized Service will include service denoted by the employee's Bank One Service Date as in effect on the last day of the previous employment period.

For heritage Bear Stearns employees who were employed by the firm as of August 31, 2008

- If employed by heritage Bear Stearns as of August 31, 2008, Recognized Service will be determined by the Bear Stearns Service Date (as documented in official company records).

For heritage Bear Stearns employees re-employed on or after September 1, 2008 (whose last employer before the break in service was heritage Bear Stearns versus JPMorgan Chase)

- If the individual's break in employment, ending on or after September 1, 2008, is 12 months or less, his/her service will be considered uninterrupted for purposes of Recognized Service. In other words, the period of the break in employment counts toward the period of Recognized Service.

- If the individual's break in employment, ending on or after September 1, 2008, is more than 12 months, Recognized Service upon rehire will include prior Bear Stearns service, excluding the period of the break in employment.

For heritage WaMu employees who were employed by the firm as of June 30, 2009

- If employed by heritage WaMu as of June 30, 2009, Recognized Service will be determined by the WaMu Service Date (as documented in official company records).

For heritage WaMu employees re-employed on or after July 1, 2009 (whose last employer before the break in service was heritage WaMu versus JPMorgan Chase)

- If the individual’s break in employment, ending on or after July 1, 2009, is 12 months or less, his/her service will be considered uninterrupted for purposes of Recognized Service. In other words, the period of the break in employment counts toward the period of Recognized Service.

- If the individual's break in employment, ending on or after July 1, 2009, is more than 12 months, Recognized Service upon rehire will include prior WaMu service, excluding the period of the break in employment.

Service with a company at the time of its acquisition by JPMorgan Chase (as opposed to a merger)

- An individual’s service will count toward Recognized Service if so provided under the terms of the applicable purchase agreement.
JPMorgan Chase's intellectual property policy is detailed below.

**Questions** If you have specific questions involving intellectual property matters, please send your questions to Kathlyn Card Beckles at kathlyn.m.cardbeckles@jpmchase.com. Other questions about this policy may be discussed with the Legal Department or the Office of the Secretary.

**JPMorgan Chase Inventions**

All inventions, discoveries, developments, concepts, ideas, processes, logos, domain names, or works, written or otherwise, or any other type of intellectual property whether or not they can be considered a trade secret, patented, trademarked, or copyrighted, that you develop or conceive, alone or with others, ("Invention(s)"), during the period you are employed by with JPMorgan Chase ("your Employment Period"), directly or indirectly related to the business of JPMorgan Chase are owned by JPMorgan Chase and are considered JPMorgan Chase Inventions.

When the JPMorgan Chase Inventions are copyrightable materials prepared within the scope of your duties or at the request of JPMorgan Chase they are considered "works made for hire", which may be copyrighted by JPMorgan Chase. JPMorgan Chase is not required to acknowledge your role in the creation of any JPMorgan Chase Invention or secure your permission to modify, expand, or benefit from it.

**Assignment of Rights**

You assign exclusively to JPMorgan Chase all of your right, title, and interest in JPMorgan Chase Inventions. You further agree to assist JPMorgan Chase in obtaining for its own benefit intellectual property rights, including any patents and copyrights, in the JPMorgan Chase Inventions and agree to deliver any documents as may be requested to assure, record, or perfect your assignment of the JPMorgan Chase Inventions to JPMorgan Chase. This obligation continues even after you leave JPMorgan Chase. You will be reimbursed for reasonable out-of-pocket expenses that you incurred at JPMorgan Chase's request after you supply the supporting documentation requested.

**Disclosure of Prior Inventions**

If you own an Invention that is related to the business of JPMorgan Chase or that was developed prior to your employment with JPMorgan Chase and you incorporate it into a JPMorgan Chase product or process or it is used by JPMorgan Chase in any way, you grant to JPMorgan Chase a perpetual, worldwide, royalty-free license to make, use, improve, modify, adapt, and sell that Invention or any improvement, modification, or adaptation of such Invention.

However, in order to avoid granting to JPMorgan Chase the stated rights to such a license, you may either;

(i) refrain from incorporating any such Invention into a JPMorgan Chase product or process, or (ii) disclose, in writing, to your manager and the Intellectual Property Unit within one month of your initial receipt of this policy, each and every Invention to date, directly or indirectly related to the business of JPMorgan Chase in which you claim all or a partial interest.

A disclosure form is available on the Intellectual Property Policy page under “Report of Prior Inventions.” Your failure to make such a disclosure or your subsequent incorporation of the Invention as described above will grant to JPMorgan Chase the stated license. In any event, any improvements, modifications or adaptations, to such Inventions made during your Employment Period at JPMorgan Chase are considered JPMorgan Chase Inventions.

**Other Inventions**

With respect to any Invention that you develop unrelated to JPMorgan Chase’s business and which, contrary to the Code of Conduct, was developed on JPMorgan Chase’s time or with the use of JPMorgan Chase’s equipment, supplies, or facilities, you grant to JPMorgan Chase a perpetual, worldwide, royalty-free right to make, use, improve, modify, adapt, and sell the Invention or any improvement, modification, or adaptation of such Invention.

However, JPMorgan Chase will not obtain any right to any Invention that you establish was developed entirely on your own time; used no JPMorgan Chase equipment, supplies, facilities, or confidential and proprietary information in its development; is not directly or indirectly related to the business of JPMorgan Chase; and was not the result of any work performed by you at JPMorgan Chase.

**Affirmation**

As with other JPMorgan Chase policies, you understand, affirm, and agree to comply with this policy as a term and condition of your employment and understand that if you violate this policy, you could cause JPMorgan Chase irreparable injury, requiring the imposition of injunctive relief in addition to monetary damages. JPMorgan Chase will take all necessary actions to enforce the provisions of this policy.
Confidential Information, Public Communications, and Data Privacy

JPMorgan Chase’s Confidential Information, Public Communications, and Data Privacy policy is detailed below.

Banks must be trusted if they are to succeed. For that reason we must safeguard all confidential information in our possession. It does not matter whether the information relates to financial matters or to some other personal or business matter, or whether it belongs to a customer, vendor, or other business counterparty, to an employee or director, or to the firm itself—we are all responsible for preserving the confidentiality of such information.

Information about the firm, its customers, its employees, and others

You may have access to confidential information related to the firm’s business. Information related to the firm’s business includes information about the firm and its activities, as well as information related to the firm’s customers, counterparties, or advisory clients, business partners, suppliers, directors and employees.

You may not, either during your period of service or thereafter, directly or indirectly, use or disclose to anyone any such confidential information, except as permitted by the Code and other policies applicable to you.

You must observe the following principles when dealing with information relating to the firm’s business:

(a) Assume that information that you have about the firm and its business, or about its past, present, or prospective customers, business partners, suppliers, directors, and employees, is confidential, unless the contrary is clear.

(b) Treat all personal information about individuals as confidential.

(c) Do not access confidential information unless you are authorized to do so.

(d) If you are permitted to share confidential information, use your judgment to limit the amount of information shared and disclose it only on a need-to-know basis in order to provide the services we are engaged to provide.

More particularly:

(i) Before sharing confidential information with others in the firm, be sure that you are permitted to do so. Do not disclose confidential customer information to other employees who are not involved with the transaction or service for which the information was provided to the firm — even if you believe the disclosure might be useful in the context of other firm business — unless you are authorized to do so.

(ii) Do not disclose confidential information to anyone outside the firm unless you are authorized to do so. Where such disclosure is authorized, a confidentiality or privacy agreement may be required; check with the Legal & Compliance Department.

(iii) Do not send internal communications, including intranet postings, outside the firm without authorization.

(iv) Ensure that the recipient of confidential information knows the information is confidential and has been instructed about restrictions on further use and dissemination.

(v) Comment or provide information on matters related to the firm’s business only if it is part of your job function or you are otherwise authorized to do so.

(vi) Protect confidential information when communicating electronically — for instance, by email or through the internet.

(vii) Remember that all forms of communication are covered, including written, telephonic, and electronic communications such as website chatrooms, email, and instant messaging. (See Section 3.5 of the Code of Conduct for more on internet communications.)

(viii) Consult your manager or your Compliance Officer if you have any question about whether information can be shared.

This section does not prohibit, interfere with, or restrain employees from discussing their own wages or other terms and conditions of employment where the employee has a specific right to do so under applicable law.

(continued on following page)
Prior employer’s confidential information and trade secrets

Do not disclose to JPMorgan Chase, or use during your employment at JPMorgan Chase, any confidential information or trade secret of a prior employer, unless the information or trade secret is then public information through no action of your own.

Special rules regarding customer information, personal information and data privacy legislation

Each of us has a special responsibility to protect the confidentiality of information related to customers. This responsibility may be imposed by law, may arise out of agreements with our customers, or may be based on policies or practices adopted by the firm. Certain jurisdictions have regulations relating specifically to the privacy of individuals and/or business and institutional customers. Various business units and geographic areas within JPMorgan Chase have internal policies regarding customer privacy. You should be familiar with those that apply to you. Customer information should never be disclosed to anyone outside the firm except as permitted by law and in the proper conduct of our business, where disclosure is required by legal process, or where the Legal & Compliance Department otherwise determines it is appropriate.

Publications, speeches, internet postings, and other communications relating to JPMorgan Chase’s business

The firm is committed to respecting the rights of employees to engage in social, professional, and political dialogue outside the workplace. The firm is also committed to assuring, insofar as possible, that communications that might reflect upon JPMorgan Chase are accurate, reflect the firm’s views, and are made only by employees who are authorized to communicate on the relevant issues. In addition, the firm must comply with regulatory requirements regarding various types of communication, and must maintain the confidentiality of our business and customer information.

The rules set forth below apply whether or not you have identified yourself as a JPMorgan Chase employee.

Subject to limited exceptions set forth in the Social Media Policy, you should not comment on or provide information relating to JPMorgan Chase’s business, or to any subject matter that relates to your job responsibilities or expertise at JPMorgan Chase, in public forums unless you are specifically authorized to do so. The concept of “relating to JPMorgan Chase’s business” is broadly defined and generally includes anything related to the financial services industry; the firm itself and its businesses; such matters as the firm’s products, strategy, security, technology support, procurement practices, legal/regulatory/compliance issues, etc.; and the firm’s customers, business partners, suppliers, directors, employees, or competitors.

Just as with any other form of communication, you may not comment on or provide information relating to JPMorgan Chase’s business (as defined above), in an internet chat room, guest book, bulletin board, blog, social or business networking site or similar forum unless you are specifically authorized to do so. In no event may you disclose confidential information unless you are authorized to do so. You should not comment in such a forum on any subject matter as to which you have knowledge or expertise by virtue of your duties with the firm.

Employees’ postings on internet sites, including social and business networking websites, may include the fact that the employee works at JPMorgan Chase, his/her job title, a general job description, and his/her office location. However, such postings should not include any information related to the firm’s business, as defined above, including references to, or information regarding, specific clients, suppliers, projects, transactions, and/or applications or technologies the employee may be involved with in connection with his/her job at the firm. Note that employees should not post, seek, or provide recommendations, endorsements, or referrals by or of other employees, customers, or vendors (current or former).

This is not meant to preclude U.S. non-supervisory employees from using such a forum to engage in concerted activities protected under the National Labor Relations Act, such as concerted discussion of wages, hours, benefits and other terms and conditions of employment.

You should also be alert to situations, in public speaking engagements, on the internet, in which you may be perceived as representing or speaking for the firm. You should not make any statements on behalf of JPMorgan Chase unless you are authorized to do so. Refer all media inquiries to the Media Relations Office.

Public testimony (as an expert witness or otherwise), publications and speaking engagements relating to the firm’s business are subject to pre-clearance. Subpoenas, requests from law enforcement or regulatory authorities, media inquiries, invitations to serve on a supplier’s product advisory board, and requests from customers or suppliers for testimonials or endorsements should be handled in accordance with applicable procedures. Before engaging in any of these activities, consult your Code Specialist and the relevant policies and procedures.

Additional information on employees’ communications, and procedures for required pre-clearance of certain types of communications, are included in the policy on Communication on Matters Relating to the Company’s Business.

If you will be paid for any of these activities, you will also need pre-clearance under Section 3.3.3 of the Code of Conduct (outside activities); consult your Code Specialist.
## Pay & Benefits Contact Centers

Access the various Web Centers from work or home.

<table>
<thead>
<tr>
<th>Plan/Program</th>
<th>Contact Info</th>
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| **My Health** | **From work:** My Health from the intranet  
**From home:** myhealth.jpmorganchase.com |
| **My Rewards @Work** | **From work:** My Rewards from the intranet  
**From home:** myrewards.jpmorganchase.com |

### Medical Plan
- **Web:** My Health > My medical plan website
- **Phone:** Call the number on the back of your ID card

### Dental Plan
- **Web:** My Health > Other Benefits > Benefits Web Center
- **Phone:** accessHR Contact Center  
  1-877-JPMChase (1-877-576-2427)  
  Outside the U.S.: 1-212-552-5100  
  **Quick path:** Enter Standard ID or SSN; press 1; enter PIN; press 1

**Speak to a Representative**  
8 a.m. to 7 p.m. (ET), Monday–Friday (except certain U.S. holidays)

### Vision Plan
- **Insurance Plans:**  
  • Long-Term Disability  
  • Life and Accident  
  • Group Personal Excess Liability  
  • Group Legal Services

### Health Care Coverage
- **Phone:** OneExchange  
  1-844-448-7300

**Speak to a Representative**  
8 a.m. to 9 p.m. (ET), Monday–Friday (except certain U.S. holidays)

### Health Care Spending Account
- **Web:** If Enrolled in JPMorgan Chase Medical Plan (Option 1 or 2):  
  My Health > My HCSA balance  
  If not enrolled in the JPMorgan Chase Medical Plan:  
  My Health > Not with Cigna or UHC? > Health Care Spending Accounts Web Center

- **Phone:** If you are enrolled in the JPMorgan Chase Medical Plan (Option 1 or 2):  
  Call the number on the back of your ID card  
  If you are not enrolled in the JPMorgan Chase Medical Plan:  
  ADP Participant Service Center  
  1-866-872-2427

**Speak to a Representative**  
7 a.m. to 7 p.m. (ET), Monday–Friday (except certain U.S. holidays)

### Child/Elder Care Spending Account
- **Web:** My Health > Other Benefits > Child/Elder Care Spending Account Web Center
- **Phone:** ADP Participant Service Center  
  1-866-872-2427

**Speak to a Representative**  
7 a.m. to 7 p.m. (ET), Monday–Friday (except certain U.S. holidays)
<table>
<thead>
<tr>
<th>PLAN/PROGRAM</th>
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<tr>
<td>Transportation Spending Accounts (Transit/Parking)</td>
<td>Web</td>
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| Long-Term Care Insurance                      | Phone | The Prudential Insurance Company of America                                  |
|                                               |       | 1-800-732-0416                                                              |
|                                               |       | TTY NUMBER 1-215-784-2232                                                   |
|                                               |       | Speak to a Representative                                                    |
|                                               |       | 8 a.m. to 8 p.m. (ET), Monday–Friday                                       |

| Pension Plan                                  | Web   | My Rewards > My Web Centers > Pension Plan                                  |
|                                               | Phone | accessHR Contact Center                                                     |
|                                               |       | 1-877-JPMChase (1-877-576-2427)                                             |
|                                               |       | OUTSIDE THE U.S. 1-212-552-5100                                             |
|                                               |       | QUICK PATH Enter Standard ID or SSN; press 3; enter PIN; press 0             |
|                                               |       | Speak to a Representative                                                    |
|                                               |       | 8 a.m. to 8:30 p.m. (ET), Monday–Friday, 8 a.m. to 7 p.m. on Saturday       |
|                                               |       | (except certain U.S. holidays)                                               |

| 401(k) Savings Plan (Including Participants In the heritage Bank One SSIP) | Web  | My Rewards > My Web Centers > 401(k) Savings Plan                          |
|                                                                           | Phone | 401(k) Savings Plan Call Center                                             |
|                                                                           |       | 1-866-JPMC401k (1-866-576-2401)                                             |
|                                                                           |       | TTY NUMBER 1-800-345-1833                                                    |
|                                                                           |       | OUTSIDE THE U.S. 1-847-857-3001                                             |
|                                                                           |       | Speak to a Representative                                                    |
|                                                                           |       | 8 a.m. to 9 p.m. (ET), Monday–Friday (except NYSE holidays)                  |

|                                             |       | To Change Contributions: My Health > Other Benefits > Benefits Web Center  |
|                                             | Phone | Account Balances/Statements/Selling Shares: Computershare Shareowner Services |
|                                             |       | 1-800-982-7089                                                              |
|                                             |       | TDD NUMBER 1-800-231-5469                                                   |
|                                             |       | OUTSIDE THE U.S. 1-201-680-6862                                             |
|                                             |       | TDD OUTSIDE THE U.S. 1-201-680-6610                                         |
|                                             |       | Speak to a Representative                                                    |
|                                             |       | 3 a.m. to 9 p.m. (ET), Monday–Friday (except NYSE holidays)                  |
|                                             |       | Plan Provisions/Changing Contributions: accessHR Contact Center             |
|                                             |       | 1-877-JPMChase (1-877-576-2427)                                             |
|                                             |       | OUTSIDE THE U.S. 1-212-552-5100                                             |
|                                             |       | Speak to a Representative                                                    |
|                                             |       | 8 a.m. to 7 p.m. (ET), Monday–Friday (except certain U.S. holidays)          |
## Stock Programs
For eligible employees
- Long-Term Incentive Plan (LTIP)
- Stock Appreciation Awards

### Web
My Rewards > My Web Centers > Computershare Employee Online

### Phone
Computershare Shareowner Services
1-800-982-7089

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<tr>
<td>TDD OUTSIDE THE U.S.</td>
<td>1-201-680-6610</td>
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</tbody>
</table>

**Speak to a Representative**
3 a.m. to 9 p.m. (ET), Monday–Friday (except NYSE holidays)

For individual questions related to your equity accounts, please email: Executive.Compensation@jpmchase.com.

## Deferred Compensation Program
For eligible employees

### Web
My Rewards > My Web Centers > Deferred Compensation

### Phone
Deferred Compensation Call Center
1-888-JPMC-DCP (1-888-576-2327)

<table>
<thead>
<tr>
<th>TDD NUMBER</th>
<th>1-502-329-2593</th>
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**Speak to a Representative**
9 a.m. to 5 p.m. (ET), Monday–Friday (except certain U.S. holidays)

## Beneficiary Designations
Designate beneficiaries for
- Retiree Life Insurance
- Retirement Plan
- 401(k) Savings Plan

### Web
From work:
me@jpmc > Benefits & Rewards > View or Update Beneficiaries
From home:
beneficiary.jpmorganchase.com

### Phone
Call the accessHR Contact Center for a paper form if you cannot submit your designations online.
1-877-JPMChase (1-877-576-2427)

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**Speak to a Representative**
8 a.m. to 8:30 p.m. (ET), Monday–Friday, 8 a.m. to 7 p.m. on Saturday (except certain U.S. holidays)
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.

The JPMorgan Chase Retiree Benefits Program is available to individuals who met the applicable retiree benefits age and service eligibility criteria when their employment terminated with JPMorgan Chase or a heritage organization. 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 benefits and plans at any time, including its Retiree Benefits Program. The JPMorgan Chase Retiree Benefits Program does not create a contract or guarantee between JPMorgan Chase and any individual.