

J.P.Morgan WEALTH MANAGEMENT

Turning today's plan into  
tomorrow's reality

INVESTMENT AND INSURANCE PRODUCTS ARE:

• NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, JPMORGAN CHASE BANK, N.A. OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

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# The legacy of JPMorganChase

Backed by a legacy of leadership, J.P. Morgan advisors unlock the power of the world's leading financial firm to help you turn your dreams into reality.\*

When you invest with J.P. Morgan Wealth Management, you gain access to the expertise, capital, insights and resources of J.P. Morgan, plus the benefits of Chase's 5,000 branches.

**200<sup>+</sup>**  
*years* of market  
expertise



JPMorganChase Tower

\*Based on strong profitability, steady deposit growth and a continued rebound in investment banking fees and trading revenue.  
Data as of 2025: [forbes.com/sites/sergeiklebnikov/2025/06/12/the-worlds-largest-banks-2025-jpmorgan-tops-global-2000-for-third-straight-year](https://forbes.com/sites/sergeiklebnikov/2025/06/12/the-worlds-largest-banks-2025-jpmorgan-tops-global-2000-for-third-straight-year)

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# A partner you can depend on



## GLOBAL COVERAGE

**\$4T<sup>+</sup>**

Assets under management\*\*

**2,000<sup>+</sup>**

Professionals, delivering integrated solutions to you

**64**

International hubs

You'll receive a personalized strategy that evolves with the market—and your life. By combining an understanding of your finances and goals with the strengths of JPMorganChase, your advisor will create a custom plan made to work for you.

## GLOBAL EXPERTISE

870+ senior analysts\* located in every region around the world, driving the depth of JPMorganChase's expertise.

## PROSPECTIVE & ENRICHMENT

Insights backed by our global network of experts—delivered in relevant and actionable ways to you.

## STRENGTH & RELIABILITY

Strong capital and top credit ratings reflect our strength and reliability in any economic climate.

## SAFETY & SECURITY

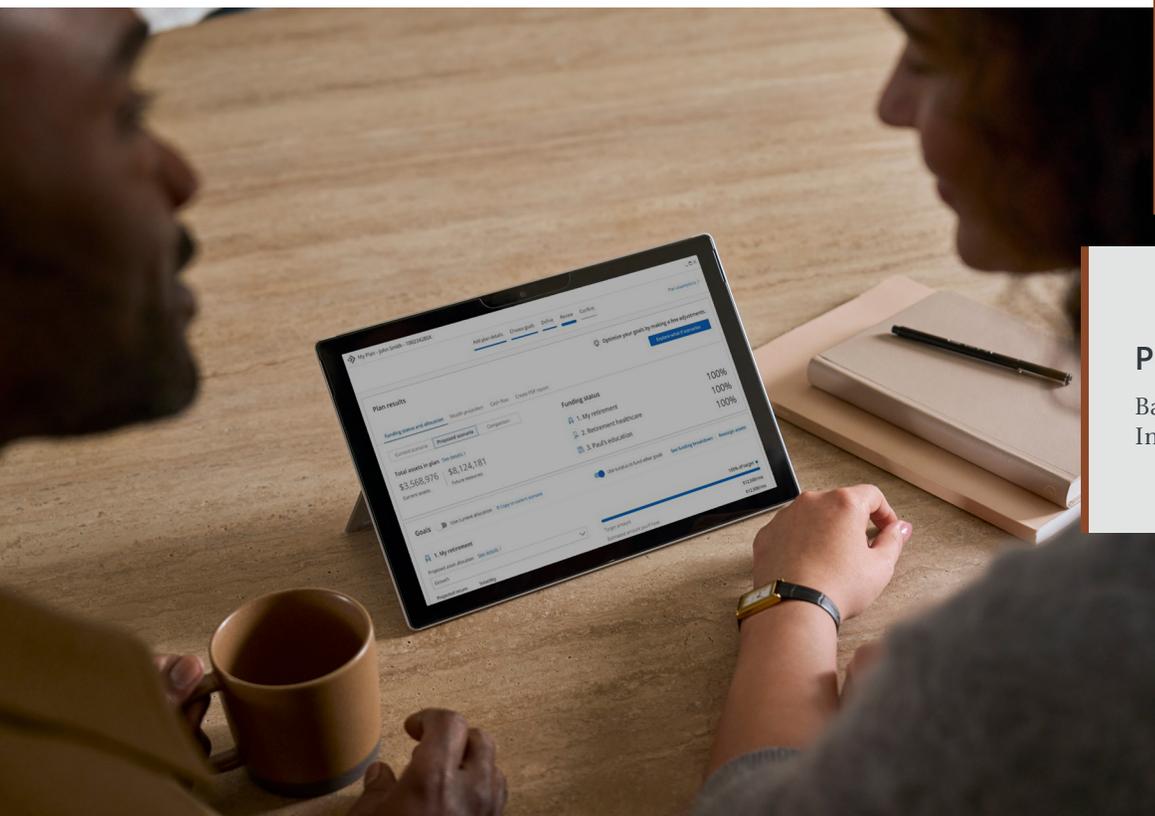
JPMorganChase has advanced technology and dedicated teams to help monitor and protect your accounts from fraudulent activity.

\*Senior Analyst covers five or more companies. Data as of 2025: [jpmorgan.com/insights/research#research-in-numbers](https://jpmorgan.com/insights/research#research-in-numbers)

\*\*As of Dec 2024. JPMorgan Chase & Co.'s Form 10-K for the year ended December 31, 2024

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# A financial strategy built around what matters most to you



## PROACTIVE PLAN ALIGNED WITH YOUR GOALS

Our personalized planning process is designed to help you identify, prioritize and plan for your unique needs and goals.

## POWERED BY JPMORGANCHASE

Balance risk and return with our multi-asset portfolios, backed by our Chief Investment Office, comprising 40+ professionals around the world.

## COMPLETE FINANCIAL CONTROL

Manage your banking, investing and borrowing and seamlessly transfer money between accounts—in one convenient place.

**IMPORTANT:** Images on the page are hypothetical and for informational purposes only. Screen images are simulated.

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# Comprehensive support for your financial journey

JPMorganChase's global experts provide you with personalized solutions across planning, investments, banking, lending and more.

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## WEALTH PLANNING

Receive a plan centered on growing and protecting your wealth, lifestyle and goals.

- Retirement Planning
- Trust and Estate Planning
- Strategic Tax Management
- Liquidity Event Planning
- Concentrated Position Management
- Corporate Executive Services
- Education Funding and Planning
- Philanthropic Planning

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## INVESTMENT MANAGEMENT

We help allocate your assets to support your goals, navigate market cycles and capitalize on various opportunities.

- Mutual Funds and Exchange-traded Funds (ETFs)
- Equities and Fixed Income
- Core Investment Advisory Portfolios
- Structured Products
- Business Retirement Services
- Annuities and Life Insurance
- Restricted and Control Stock Services
- Alternative Investments

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## BANKING SERVICES AND LIQUIDITY MANAGEMENT

We utilize a liquidity management framework and cash bucketing concepts to assist with short- and long-term impacts on your portfolio.

- Banking Services through your dedicated banker
- Money Market Funds
- Investment-led Deposit Products
- Brokered CDs
- Ultra-short Bond Funds and Treasuries
- Managed Liquidity Strategies
- Bond Ladders
- Proprietary Insights

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## LENDING STRATEGIES

Personalized financing options from dedicated lending specialists can help you access funding for large purchases or unexpected liquidity demands.

- Residential Real Estate Lending
- Mortgages and Home Equity Lines of Credit
- Securities-based Lines of Credit
- Margin Lending

# A personalized and integrated approach

Navigate market cycles and help capitalize on opportunities, informed by JPMorganChase's proprietary data and award-winning research.\*

## CORE PORTFOLIO

Diversified, multi-asset-class portfolio designed as your long-term anchor to preserve wealth and grow capital.

## LIQUIDITY MANAGEMENT

Helps ensure financial stability and operational efficiency by maintaining sufficient liquid assets to meet short-term obligations and capture investment opportunities.

## THEMATIC STRATEGIES

Invest in targeted strategies designed for your specific goals or asset preferences, plus tactical strategies that help capitalize on current market opportunities.



## ALTERNATIVE INVESTMENTS

Helps grow your wealth, diversify your portfolio and potentially uncover non-traditional yield in a low-yield market.

## ANNUITIES

Allows gains to compound free until withdrawal and provide income at retirement.

## STRUCTURED NOTES

Provides participation in market upside, up to a cap, with downside market protection features.

\*#2 Global Research Firm (Institutional Investor, 2023)  
Data as of 2025: [jpmorgan.com/insights/research#research-in-numbers](https://jpmorgan.com/insights/research#research-in-numbers)

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# Our commitment to you

We're dedicated to providing you with lasting value and an exceptional experience every step of the way.

A strategy  
that evolves  
with you

## DYNAMIC FINANCIAL PLANNING

Tailored guidance and continuous refinement of your financial strategy and balance sheet as your life changes.

## CONTINUOUS ADVICE

Accessible, personalized support whenever you need it.

Proactive  
outreach

## PORTFOLIO REVIEWS

Ongoing evaluations to optimize your investment performance and align with your objectives.

## STATEMENTS & REPORTS

Easy access to detailed reports and statements, keeping you informed and empowered.

JPMorganChase  
insights and  
expertise

## THOUGHT LEADERSHIP

Exclusive access to JPMorganChase insights, empowering you and your advisor to make confident financial decisions.

## MARKET EDUCATION

Updates on market trends and opportunities, plus insights into JPMorganChase's outlook and what it can mean for your portfolio.

## IMPORTANT INFORMATION

Bank deposit accounts and related services, such as checking, savings and bank lending, are offered by JPMorgan Chase Bank, N.A. Member FDIC.

Securities-based lines of credit are extended at the discretion of JPMorgan Chase Bank, N.A. ("Chase Bank") and Chase Bank has no commitment to securities-based line of credit is subject to credit approval by Chase Bank and, if approved, the terms and conditions contained in definitive loan documentation governing the line of credit. Proceeds from a securities-based line of credit cannot be used to purchase, carry or trade securities. A line of credit collateralized by the securities in your investment account(s) involves certain risks and may not be suitable for all borrowers. Chase Bank assigns values to these securities and, at any time and without notice to you, may increase or decrease these values or change the eligibility of these securities as collateral. A decline in the value of these securities collateralizing your securities-based line of credit (whether due to a market downturn, market volatility or otherwise) directly impacts the amount of credit available to you and may require you to provide additional collateral and/or pay down your line of credit in order to avoid the forced sale of these securities by Chase Bank. The securities in your account may be sold to meet a collateral shortfall, and Chase Bank may sell your securities without contacting you. Some or all of the securities sold to meet a collateral shortfall may be sold at prices higher than their initial cost, which may result in adverse tax consequences. You should consult your tax advisor to fully understand the tax implications associated with pledging securities in connection with a loan. Please review these and other risks in more detail with your advisor, and make sure to read your line of credit documentation carefully so that you fully understand your obligations and the risks associated with this opportunity.

Bank deposit accounts, such as checking and savings, may be subject to approval.

Investing in Structured Notes involves a number of significant risks. We have set forth certain risk factors and other investment considerations relating to the investment below. Not all investments are suitable (or in the best interest) for all investors. You should analyze the Structured Notes based on your individual circumstances, taking into account such factors as investment objectives, tolerance for risk, and liquidity needs.

All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply.



Deposit and home lending products provided by JPMorgan Chase Bank, N.A. Member FDIC

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. Past performance is not a guarantee of future results.

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**IMPORTANT INFORMATION** about your investments and potential conflicts of interest

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

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

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

Investment in alternative investment strategies is speculative, often involves a greater degree of risk than traditional investments including limited liquidity and limited transparency, among other factors and should only be considered by sophisticated investors with the financial capability to accept the loss of all or part of the assets devoted to such strategies.

This material is for information purposes only, and may inform you of certain products and services offered by J.P. Morgan's wealth management businesses, part of JPMorgan Chase & Co. ("JPM"). The views and strategies described in the material may not be suitable for all investors and are subject to investment risks. Please read all Important Information.

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

Investing in alternative assets involves higher risks than traditional investments and is suitable only for sophisticated investors. Alternative investments involve greater risks than traditional investments and should not be deemed a complete investment program. They are not tax efficient and an investor should consult with his/her tax advisor prior to investing. Alternative investments have higher fees than traditional investments and they may also be highly leveraged and engage in speculative investment techniques, which can magnify the potential for investment loss or gain. The value of the investment may fall as well as rise and investors may get back less than they invested.

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Any views, strategies or products discussed in this material may not be appropriate for all individuals and are subject to risks. Investors may get back less than they invested, and past performance is not a reliable indicator of future results. Asset allocation/diversification does not guarantee a profit or protect against loss. Nothing in this material should be relied upon in isolation for the purpose of making an investment decision. You are urged to consider carefully whether the services, products, asset classes (e.g. equities, fixed income, alternative investments, commodities, etc.) or strategies discussed are suitable to your needs. You must also consider the objectives, risks, charges, and expenses associated with an investment service, product or strategy prior to making an investment decision. For this and more complete information, including discussion of your goals/situation, contact your J.P. Morgan representative.

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