



J.P.Morgan

WEALTH MANAGEMENT

Where today's
plan can become
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

History of J.P. Morgan Chase & Co.

JPMorgan Chase & Co. is one of the world's oldest, largest and best-known financial institutions.

The firm is built on the foundation of more than 1,200 predecessor institutions that have come together through the years to form today's company.

200+years
of expertise navigating
decades of volatile markets

“I should state that at all times the idea of doing only first class business, and that in a first class way, has been before our minds.”

J. Pierpont Morgan, Jr. (Jack), 1933 Pecora Hearings



Safeguarding your wealth across JPMC

Our three main pillars of protection are focused around a Fortress Balance Sheet, Fraud Prevention and Cybersecurity and Regulatory Compliance.



A FORTRESS BALANCE SHEET

- JPMorgan Chase's (JPMC) focus on risk-averse levels of capital and liabilities makes the firm an industry leader in the key gauges for testing core bank strength. Likewise, our large and diversified lines of business allow us to support our clients and to have the staying power to survive tough times.
- JPMC fortress balance sheet also contributes to J.P. Morgan's credit rating, as it is among the strongest in the industry, across Moody's, S&P and Fitch.



FRAUD PREVENTION & CYBERSECURITY

PROTECTIVE TECHNOLOGY

- Chase OnlineSM offers alerts that you can apply to your online profile and accounts, to notify you of potentially fraudulent activity.
- The firm also offers multi-factor authentication, requiring an additional credential, such as a code, facial recognition or security questions, in order to access accounts.

DEDICATED TEAMS

- Our Cybersecurity Awareness Team provides cybersecurity education to both employees and clients, ensuring our J.P. Morgan community is aware of developing trends in fraud.
- Contact your Private Client Advisor to learn more about our programs or to schedule a session with our cyber or fraud specialists.



REGULATORY COMPLIANCE

- J.P. Morgan Wealth Management ensures compliance with regulatory mandates and custody practices, to enable you to have access to your assets. This includes asset segregation, audits and capital reserves.

Our experience meets your understanding with J.P. Morgan

As a client, 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 J.P. Morgan, your advisor will create a custom plan made to work for you.



~820⁺ **5,200⁺**

Senior Analysts** Companies

A PROVEN HISTORY

- Decades navigating volatile markets.
- J.P. Morgan Chase clients entrust us with \$3+ trillion in assets under management.

GLOBAL EXPERTISE

- International, award-winning research.*
- Strategic insights from around the world.

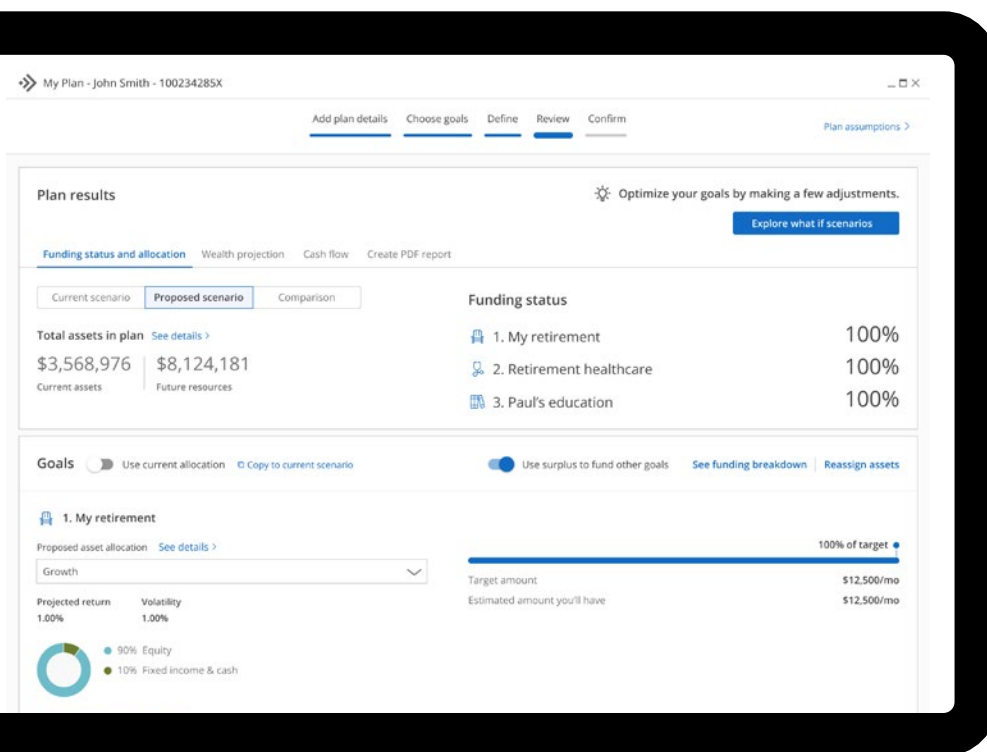
PERSONALIZED AND GOAL-BASED

- Advice delivered in a single, connected wealth platform.
- Personalized management across a breadth of strategies to help address your specific goals.

* #2 Global Research Firm (Institutional Investor, 2023)
** Senior Analyst covers five or more companies.
Data as of 2024: <https://www.jpmorgan.com/insights/research#research-in-numbers>

A financial strategy built around what matters to you

Our personalized process is designed to help you identify, prioritize and plan for your unique needs and ambitions—whatever they may be.



LEADING DIGITAL TECHNOLOGY

IMPORTANT: The projections or other information generated by Wealth Plan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

UNDERSTANDING YOUR GOALS

- We take a personal approach to understanding and defining your goals, laying the foundation for what we will work on together.
- Access to J.P. Morgan Wealth Plan^{SM,1} designed to help you collaborate with your advisor to develop and manage a personalized financial strategy to meet your goals.

PERSONALIZED INVESTMENT STRATEGIES POWERED BY J.P. MORGAN MARKET INSIGHTS

- Help balance risk and return with our multi-asset portfolios backed by our Chief Investment Office, comprised of over 40 professionals around the world.
- Gain access to liquidity that can help you meet your goals when you need it through multiple options, including a securities-based line of credit.²

A STRATEGY THAT EVOLVES WITH YOU

- Meet with your advisor regularly to discuss your latest circumstances. Then, between visits, track and adjust goals with Wealth Plan in the Chase Mobile[®] app or on [chase.com](https://www.chase.com).

Access to a dedicated team with you as our focus

J.P. MORGAN PRIVATE CLIENT ADVISOR

By working with a Private Client Advisor, you can develop a personalized investment strategy that's guided by your goals and informed by J.P. Morgan's investment expertise.

J.P. MORGAN PRIVATE CLIENT INVESTMENT ASSOCIATES

Offer additional client services to support the Private Client Advisors and help execute on your personalized strategy.

CHASE PRIVATE CLIENT BANKER

Ensures you get the most of your Chase Private Client relationship and helps you manage your everyday banking needs by connecting you with the right specialists.

LENDING ADVISOR

Provides you with customized advice and solutions for your lending needs.

BUSINESS RELATIONSHIP MANAGER

Focused on your business needs by helping manage cash flow, finding payment solutions and providing financing options.



+ DEDICATED 24-HOUR CUSTOMER SERVICE LINE

U.S.-based Chase Private Client service team provides 24/7 support.



A wealth of resources to support you

We draw on the expertise and global reach of J.P. Morgan, while working with your legal and tax advisors to develop strategies for your unique financial needs and goals.



WEALTH PLANNING

We take a disciplined approach to growing and protecting your wealth, considering taxes, funding your lifestyle and efficient wealth transfer.

- Trust and estate planning
- Liquidity event planning
- Concentrated position management
- Strategic tax management
- Philanthropic planning
- Retirement planning
- Education funding and planning
- Restricted and control stock services



CHASE PRIVATE CLIENT BANKING

Our integrated approach to your finances and cash flow includes personalized banking support and secure digital tools.

- Cash management accounts
- Credit cards
- Wire transfers and money movement
- Premium deposit



INVESTMENT MANAGEMENT

We help allocate your assets to support your goals, navigate market cycles and capitalize on opportunities, informed by our proprietary data and award-winning research.

- Core investment advisory portfolios
- Cash and liquidity management
- Equities and fixed income
- Mutual funds and Exchange-Traded Funds (ETFs)
- Structured products
- Alternative investments
- Corporate retirement plan services



LENDING SOLUTIONS

Dedicated J.P. Morgan Chase lending specialists provide personalized financing options to help you access funding for large purchases or unexpected liquidity demands.

- Real estate lending
- Mortgages and home equity lines of credit
- Securities-based lines of credit

Investing with us

Unlock J.P. Morgan's global expertise, dynamic management and diversified portfolios.³

Your portfolio benefits from the global market and economic insights of the J.P. Morgan Private Bank Chief Investment Office. Our Portfolio Management Group identifies investment risks and opportunities, and develops strategic and tactical positioning for our long-term core multi-asset class portfolios.



Working with the Chief Investment Office, the Portfolio Management Group identifies internal and external investment strategies that are aligned with our strategic thinking and consistent with the risk and return expectations of your portfolio.

You work with your J.P. Morgan Advisor to select the investment strategies that may help you meet your goals and best match your risk and return profile.

OUR DIVERSIFIED ASSET ALLOCATION APPROACH⁴

Diversification and risk management are the cornerstones of our investment philosophy. Our teams research a broad array of asset classes to choose the appropriate level of diversification consistent with our Chief Investment Office and your investment objectives.

Investment management

We help allocate your assets to support your goals, navigate market cycles and capitalize on opportunities, informed by our proprietary data and award-winning research.*

CORE PORTFOLIO

Acts as a long-term anchor to complement tactical trading opportunities with more certainty of outcome.

Diversified, multi-asset-class portfolio designed to preserve wealth and grow capital.

THEMATIC STRATEGIES

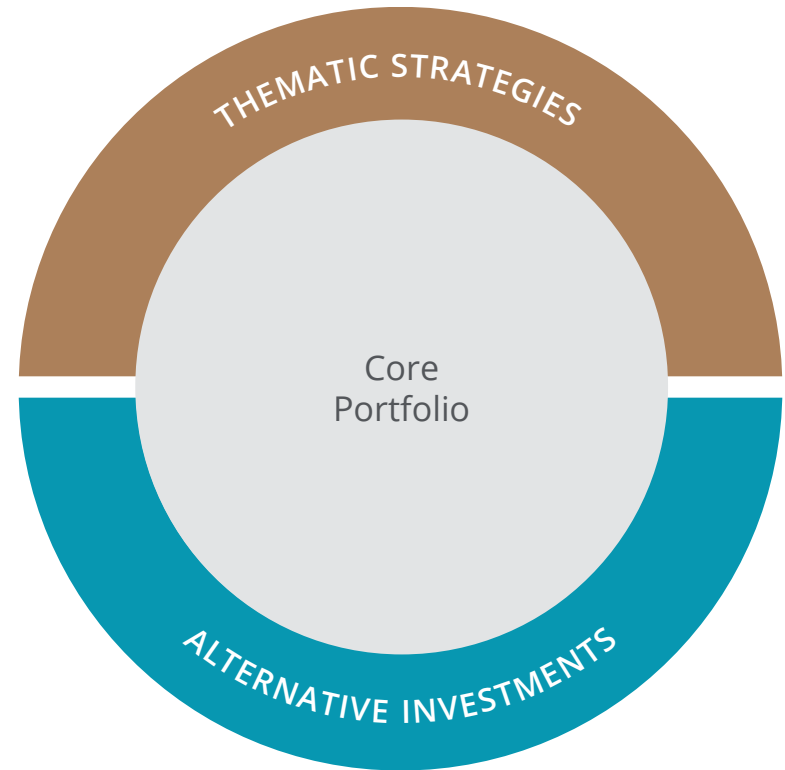
A set of portfolios that allow you to invest in:

- Strategies focused on meeting specific objectives or a particular asset class, geography or investment style (e.g., dividend yielding, U.S. small cap, European multinationals, emerging markets or China A shares).
- Strategies that capitalize on a timely tactical market theme (e.g., electric vehicles, autonomous futures, healthcare innovation, et al.).

ALTERNATIVE INVESTMENTS

Alternative Investments can help you grow your wealth, diversify your portfolio and potentially uncover non-traditional yield in a low yield market.

Adding a well-diversified alternatives allocation across categories—from hedge funds to real assets to private equity and credit—can benefit portfolios, whether the objective is risk reduction, return enhancement, higher income or some combination of all of these.



Investment strategies presented here may not be suitable for all investors. Speak with your J.P. Morgan representative concerning your personal investment needs.

* #2 Global Research Firm (Institutional Investor, 2023)

Data as of 2024: <https://www.jpmorgan.com/insights/research#research-in-numbers>

Encouraging positive change in your community



\$2.5T Sustainable Development Target

THINKING SUSTAINABLY

Access a variety of investment options that can help align your portfolio and your principles. We can help you consider environmental and social factors and capitalize on opportunities created by a more sustainable global economy.



\$30B Racial Equity Commitment

EXPANDING OPPORTUNITIES FOR BLACK AMERICANS

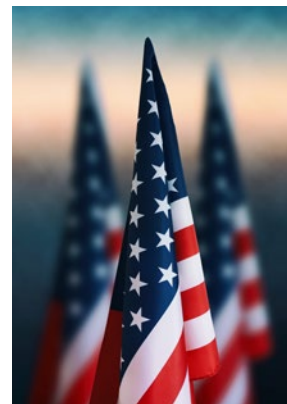
We're committed to helping the economy work for more people. Our Advancing Black Pathways initiative pledges \$30 billion to help close the racial wealth gap.⁵



6M+ Small Business Clients

INVESTING IN WOMEN

Our Women on the Move program is a global, firmwide initiative to expand women-run businesses, improve women's financial health and empower women's career growth.



18K+ Veterans and Service Members Hired Since 2011

SUPPORTING VETERANS AFTER SERVICE

We have a longstanding commitment to the men and women of the U.S. military. Since 2011, JPMorgan Chase has co-founded the Veteran Jobs Mission and hired more than 18,000 veterans.⁶

To learn about all the ways we're expanding opportunity and helping the communities we serve to grow and thrive, visit www.jpmorganchase.com/impact.

Data as of 2024: J.P. Morgan

IMPORTANT INFORMATION

- 1. IMPORTANT:** The projections or other information generated by Wealth Plan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.
- 2.** Please note that securities-based lines of credit are extended at the discretion of JPMorgan Chase Bank, N.A., and JPMorgan Chase Bank, N.A. has no commitment to extend a line of credit or make loans available under a line of credit. Any loan extended under a securities-based line of credit is subject to credit approval by JPMorgan Chase Bank, N.A., and, if approved, the terms and conditions contained in definitive loan documents governing the line of credit.

Loans collateralized by securities involve certain risks and may not be suitable for all investors. Please note that assets used as collateral for a securities-based line of credit are subject to liquidation to meet margin calls. Proceeds from a securities-based line of credit cannot be used to purchase, carry or trade securities.
- 3.** The views and strategies described in this document may not be suitable for all investors and more complete information is available from a J.P. Morgan representative that discusses risks, liquidity, and other matters of interest. **Past performance is not a guarantee of future results.**
- 4.** Asset allocation/diversification does not guarantee a profit or protect against a loss.
- 5.** n.d. JP Morgan Press Releases. <https://www.jpmorganchase.com/ir/news/2020/jpmc-commits-30-billion-to-advance-racial-equity>
- 6.** n.d. JP Morgan Military and Vets. <https://www.jpmorganchase.com/impact/people/military-and-vets>

Chase Mobile® app is available for select mobile devices. Enroll in Chase OnlineSM or on the Chase Mobile® app. Message and data rates may apply.

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

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.



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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.

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.

"Chase Private Client" is the brand name for a banking and investment product and service offering, requiring a Chase Private Client Checking account.

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.

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