Introducing the JPMorgan SmartRetirement Blend Funds

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Target, a spot you're aiming for. Date, when you plan to retire. Fund, a collection of investments managed to get you to your target date. Your target date funds are called JPMorgan SmartRetirement Blend Funds. Let's see how they work. Let's say you're 25 years old today and planning to retire when you're 65. So 2055 is the day closest to when you think you'll retire, and begin withdrawing from your retirement account.

The further you are from retirement, the more you have in stocks. The closer it gets, the more you have in bonds, which includes cash alternatives. Once you choose your SmartRetirement Blend Fund your investments begin following the funds path. Automatically, as you get closer to your target date, the fund moves money from stocks, to bonds to become more conservative.

Just like a ball rolling down a hill, with a little help from gravity, and in your case a team of experienced professionals, your funds allocation will be monitored and adjusted as appropriate until you reach your target date. What do you have to do? Consider using your birthdate to select the fund that may be right for you, and then check it along the way to see how you're doing.

The JPMorgan SmartRetirement Funds are target date funds with the target date being the approximate date when investors plan to start withdrawing their money. Generally, the asset allocation of each Fund will change on an annual basis with the asset allocation becoming more conservative as the Fund nears the target retirement date. The principal value of the Fund(s) is not guaranteed at any time, including at the target date.

This investment is not a complete retirement program and may not provide sufficient retirement income.

There may be additional fees or expenses associated with investing in a Fund of Funds strategy.

Asset allocation does not guarantee investment returns and does not eliminate the risk of loss.

The S&P Target Date Index Series reflects exposure to various asset classes included in target date funds driven by a survey of such funds for each particular target date. These asset class exposures are represented by indices of securities in the index calculation. Prior to May 31, 2017 the asset class exposures were represented by ETFs net of fees. The Index returns are calculated on a daily basis.

The performance of the Lipper Mixed-Asset Target 2020 Funds Index includes expenses associated with a mutual fund, such as investment management fees. These expenses are not identical to the expenses charged by the Fund. An individual cannot invest directly in an index.

Total return figures (for the fund and any index quoted) assume payment of fees and reinvestment of dividends (after the highest applicable foreign withholding tax) and distributions. Without fee waivers, fund returns would have been lower. Due to rounding, some values may not total 100%
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The Morningstar Rating™ for funds, or "star rating", is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10- year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods. Rankings do not take sales loads into account.

J.P.Morgan
Asset Management