

# Lower costs. Stronger plans.

## J.P. Morgan Retirement Link<sup>SM</sup>

### BUNDLED DEFINED CONTRIBUTION PLAN SOLUTIONS FOR PLANS WITH \$1.5 TO \$100+ MILLION IN ASSETS

Retirement Link offers the breadth of J.P. Morgan's investment capabilities, thought-leadership and tools to help you build robust plans at lower costs.

Visit [jpmorganretirementlink.com](http://jpmorganretirementlink.com), contact **844-LINK-JPM** or your J.P. Morgan representative to learn more.

#### COMPETITIVE PRICING

- **Cost savings** over similar retirement plan solutions
- **Clean share classes** (like the R6) to bring institutional-level pricing to plan participants
- **Flexibility to tailor recordkeeping services** to plan needs and budgets

#### BROAD AND PROVEN INVESTMENT CAPABILITIES

- **Access to J.P. Morgan Funds'** broad platform of investments with \$1.7 trillion in assets<sup>1</sup>
- **J.P. Morgan QDIA solutions**<sup>2</sup> managed by a team that seeks to deliver consistency to participants across market cycles
- **Open architecture platform** including 14,000+ funds from 200+ investment managers with no proprietary fund requirements

#### BEST-IN-CLASS<sup>3</sup> SERVICE

- **Experienced relationship managers**<sup>4</sup> work with advisors and plan sponsors to simplify the complex
- **Actively sharing expertise** and thought-leadership to help empower better decisions
- **Collaborative planning process** confirms annual goals and measures results

#### STRONGER PARTICIPANT OUTCOMES

- **Award-winning employee educational communications**<sup>5</sup> address retirement concerns beyond 401(k)s to help put participants on a more secure retirement path
- **Robust digital and mobile experience** designed to engage participants to take positive actions

<sup>1</sup>J.P. Morgan data as of 12/31/17.

<sup>2</sup>J.P. Morgan QDIA investment solutions include balance funds and target date fund series.

<sup>3</sup>Chatham Partners Satisfaction Survey, 2017. When evaluating DC providers, a top 2 box rating of 85% or greater corresponds to best-in-class rating. 8 out of the top 14 DC providers are incorporated into this survey. Best-in-class rating for Overall Satisfaction, Relationship Management and Account Management.

<sup>4</sup>Relationship Managers average 25 years of industry experience; 15 years with J.P. Morgan, 2017. There can be no assurance that the professionals currently employed by J.P. Morgan Asset Management will continue to be employed by J.P. Morgan Asset Management.

<sup>5</sup>Winner of ten Mutual Fund Education Alliance Star Awards, 2014 through 2017 including Overall Retirement Communications. Winner of two 2014 Pensions & Investments' Eddy Awards.

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## AVAILABLE PRODUCT FEATURES

## SMALL-TO-MID

## MICRO

| TARGET MARKET  | \$5 million to \$100+ million in retirement plan assets  | \$1.5 million to \$5 million in retirement plan assets   |
|--|--|--|
| <b>PLAN TYPES</b>  |  |  |
| <ul style="list-style-type: none"> <li>401(k)</li> <li>401(a)</li> <li>Non qualified deferred compensation</li> </ul>  | <ul style="list-style-type: none"> <li>yes</li> <li>yes</li> <li>yes<sup>6</sup></li> </ul>  | <ul style="list-style-type: none"> <li>yes</li> <li>yes</li> <li>no</li> </ul>   |
| <b>DEDICATED RELATIONSHIP AND ADMINISTRATIVE ACCOUNT MANAGERS</b>  |  |  |
| <ul style="list-style-type: none"> <li>Facilitated planning with advisor and plan sponsor to confirm annual goals and measure results</li> </ul>   | <ul style="list-style-type: none"> <li>yes</li> </ul>  | <ul style="list-style-type: none"> <li>yes</li> </ul>  |
| <b>DEDICATED IMPLEMENTATION MANAGER</b>  |  |  |
| <ul style="list-style-type: none"> <li>Plan implementation</li> <li>Ongoing relationship</li> <li>Participant education</li> </ul>   | <ul style="list-style-type: none"> <li>phone-based</li> <li>in-person</li> <li>2 in-person meetings at implementation; 2 in-person meetings/year in Year 2+</li> </ul> | <ul style="list-style-type: none"> <li>phone-based</li> <li>phone-based</li> <li>1 in-person meeting at implementation; 1 webcast/year in Year 2+</li> </ul> |
| <b>J.P. MORGAN INSIGHTS</b>  |  |  |
| <ul style="list-style-type: none"> <li>Market, investment and retirement information</li> <li>Re-enrollment</li> <li>Auto features</li> </ul>  | <ul style="list-style-type: none"> <li>yes</li> <li>fully supported</li> <li>fully supported</li> </ul>  | <ul style="list-style-type: none"> <li>yes</li> <li>fully supported</li> <li>fully supported</li> </ul>  |
| <b>INVESTMENT OFFERINGS</b>  |  |  |
| <ul style="list-style-type: none"> <li>Open architecture</li> <li>Proprietary fund recordkeeping offset</li> <li>Managed accounts, guidance and advice<sup>7</sup></li> <li>Self-directed brokerage account</li> <li>Recordkeeping services for publicly traded company stock (pre-approval required)</li> </ul>   | <ul style="list-style-type: none"> <li>14,000 funds from 200+ investment managers</li> <li>yes</li> <li>yes</li> <li>yes</li> <li>yes</li> </ul>                       | <ul style="list-style-type: none"> <li>14,000 funds from 200+ investment managers</li> <li>yes</li> <li>yes</li> <li>yes</li> <li>yes</li> </ul>             |
| <b>FIDUCIARY TOOLS</b>   |  |  |
| <ul style="list-style-type: none"> <li>Annual business plan</li> <li>Quarterly investment and plan review</li> <li>3(21) and 3(38) fiduciary services solutions<sup>8</sup></li> <li>Plan expense management</li> </ul>  | <ul style="list-style-type: none"> <li>yes</li> <li>yes</li> <li>yes</li> <li>yes</li> </ul>   | <ul style="list-style-type: none"> <li>yes</li> <li>yes</li> <li>yes</li> <li>yes</li> </ul>   |
| <b>PLAN SPONSOR SERVICES</b>   |  |  |
| <ul style="list-style-type: none"> <li>Plan Service Center website</li> <li>Payroll services</li> <li>Online and on-demand plan analytics</li> <li>Streamlined administrative support to ease administrative burden including: print and mail participant notices<sup>9</sup>, eligibility tracking, beneficiary recordkeeping and distribution and loan support services</li> </ul> | <ul style="list-style-type: none"> <li>yes</li> <li>yes</li> <li>yes</li> <li>yes</li> </ul>   | <ul style="list-style-type: none"> <li>yes</li> <li>yes</li> <li>yes</li> <li>yes</li> </ul>   |
| <b>PARTICIPANT SERVICES</b>  |  |  |
| <ul style="list-style-type: none"> <li>Multi-touch, multi-channel participant communications program</li> <li>Retirement income projections on web</li> <li>Participant service center                             <ul style="list-style-type: none"> <li>– Website, Voice Response System and call center</li> </ul> </li> <li>Foreign language support</li> </ul>                  | <ul style="list-style-type: none"> <li>yes</li> <li>yes</li> <li>yes</li> <li>yes</li> </ul>   | <ul style="list-style-type: none"> <li>yes</li> <li>yes</li> <li>yes</li> <li>yes</li> </ul>   |

<sup>6</sup> Suited to accompany larger defined contribution plans; non qualified deferred compensation plan must already exist (e.g. non start-up).

<sup>7</sup> Participant Advisory Services is offered by Advised Assets Group, LLC (AAG), a federally registered investment adviser. More information can be found at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). All rights reserved. JPMorgan Invest Holdings, LLC is not affiliated with Advised Assets Group, LLC.

<sup>8</sup> The 3(21) and 3(38) Fiduciary Services solutions are provided by Morningstar Investment Management LLC and are available through J.P. Morgan Retirement Link. Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. Morningstar Investment Management LLC acts as a fiduciary under ERISA Section 3(21)(A)(ii) and 3(38) with respect to the services described herein but is not acting in the capacity of adviser to individual investors. Morningstar Investment Management LLC is not affiliated with J.P. Morgan or its subsidiaries and affiliates. The Morningstar name and logo are registered marks of Morningstar, Inc.

<sup>9</sup> Annual print and mail services for participant regulatory notices excluding notices at implementation and fund change notices. Requires adoption of certain services. Includes QACA, ACA, EACA, QDIA, 404(a)(5), and Safe Harbor; Summary Plan Description (SPD) and Summary Annual Review (SAR) mailings are not included.

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