

SmartRetirement® Participant Communications Program

A suite of target date fund communications designed to educate participants and address common misperceptions

PROGRAM BENEFITS

Research-based Leverages qualitative and quantitative research to better understand how participants digest information

Educational Explains the key benefits of TDFs and addresses common misperceptions in an easy-to-understand way

Multi-faceted Supports the needs of different types of investors—both ‘do-it-for-me’ and ‘do-it-yourselfers’

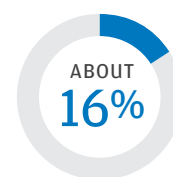
Complementary Supplements general plan communications and core investment content

ENSURING THAT PARTICIPANTS UNDERSTAND TARGET DATE FUNDS IS OFTEN A PRIMARY GOAL FOR PLAN SPONSORS.

Yet, according to J.P. Morgan research, most target date fund investors lack even the most basic knowledge of what they are and how they work. For example:



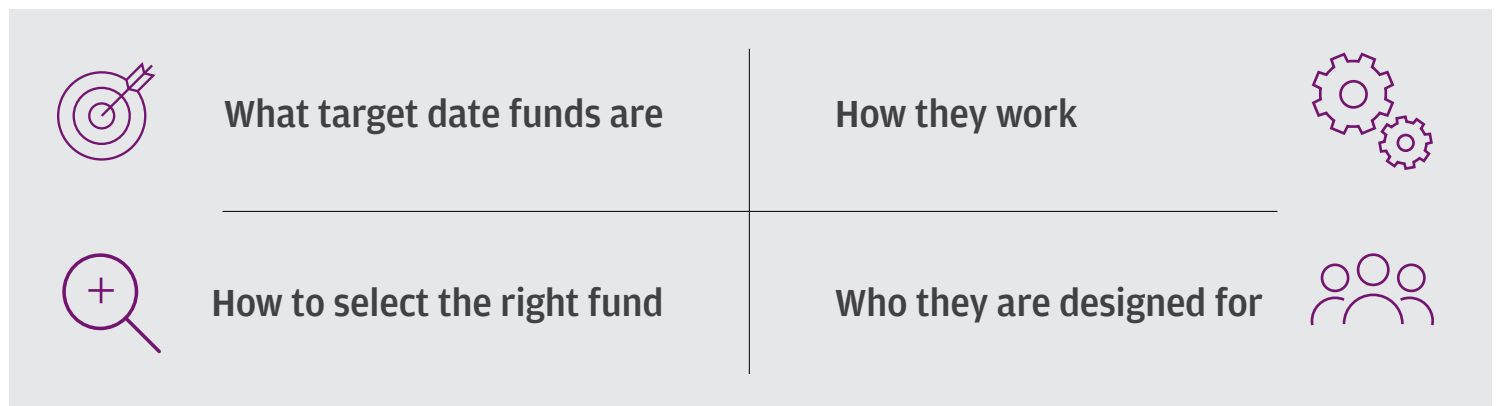
of participants are not confident about which 401(k) options they should invest in¹



of participants could correctly identify that target date funds are well-diversified¹

To help close this gap in understanding and to establish a new standard for educating participants about TDFs, we developed a suite of resources that leverages best practices in retirement communications.

A PROGRAM FOCUSED ON FOUR CRITICAL COMPONENTS THAT PARTICIPANTS SHOULD KNOW:



¹ J.P. Morgan retirement research, 2020.

SMARTRETIREMENT® PARTICIPANT COMMUNICATIONS PROGRAM RESOURCES

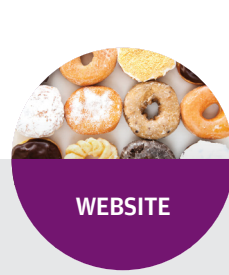
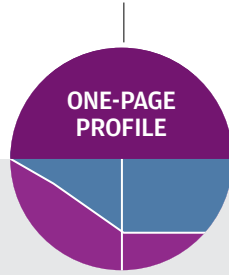
An introductory email that can be integrated into a plan's target date fund campaigns.



A quick reference designed to complement an initial or annual QDIA notice.



A unique infographic explaining the four critical concepts that prospective and existing investors need to know.



An educational newsletter that illustrates the two ways employees can invest: through target date funds or by creating a mix of assets from an investment lineup.

A comprehensive web experience that features engaging videos and details about the fund. Explore a version of the site: jpmorgansmartretirement.com.



TO LEARN MORE ABOUT OUR SMARTRETIREMENT PARTICIPANT COMMUNICATIONS PROGRAM CONTACT YOUR J.P. MORGAN REPRESENTATIVE.

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The JPMorgan SmartRetirement Funds are target date funds with the target date being the approximate date when investors plan to retire. 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.

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