

Letter of Instruction

J.P.Morgan

ASSET MANAGEMENT

Shareholder Services: 1-800-480-4111

Internet: www.jpmorganfunds.com

Please complete, sign and return this form and any other required documentation to J.P. Morgan Funds, PO Box 219143 Kansas City, MO 64121-9143.

Shareholder name

Shareholder name

Account number

Account number

Phone number

Phone number (secondary)

Description of request:

[illegible]

NOTE: Your signature(s) is required on page two. Both pages are required to be completed for this LOI request.

Signature

By signing this form, I authorize J.P. Morgan Funds, its affiliates and agents to act on any instructions believed to be genuine for any service authorized on this request. I agree that they will not be liable for any resulting loss or expense. All services are subject to conditions set forth in each fund's current prospectus. If you need a signature guarantee, you must sign in front of the banker or broker. All mutual fund account owners must sign.

X _____
Owner's Signature

Date

X _____
Joint Owner's signature

Date

I/we agree that J.P. Morgan Funds or any of its subsidiaries, affiliates, officers, directors, or employees will not be liable for any losses, claim expense, or cost and agree to indemnify the same from any losses and damages, for acting upon any instructions or inquiries, including telephone redemptions and exchanges, believed genuine. This authorization shall continue until the fund receives notice of modification signed by all amended from time to time. All terms shall be binding upon heirs, representatives and assignees of the account owners. I/we acknowledge that I/we understand past performance is not indicative of future returns.

Signature Guarantee or Notary Section

To protect you and J.P. Morgan Funds against fraud, your signature(s) must be guaranteed or notarized by any "eligible" financial institution or notary public. Eligible financial institutions include commercial banks, trust companies, saving associates and credit unions as defined by the Federal Deposit Insurance Act. Also included are member firms of a domestic stock exchange. You should verify with the institution that they participate in the Medallion Signature Guarantee or Signature Validation Program. **A notary public cannot provide a signature guarantee.**

Financial Institution: If required, place Medallion Guarantee or Signature Validation Program stamp here.

If required, place Notary here.

(For use by Notary Public Only)

On _____ before me, _____ personally appeared
Date Name of Notary Public

Name(s) of Signer(s)

Who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/ they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of _____ that the foregoing paragraph is true and correct.
Name of state in which Notary is licensed

WITNESS my hand and official seal. _____

(Signature of Notary Public)

IMPORTANT INFORMATION

You may obtain a Medallion Guarantee from a bank or brokerage firm where you hold an account. We ask for a guarantee of your signature instead of a notarization because a notary does not provide the legal protection needed to process your transaction. The original form with the Medallion Guarantee must be mailed, photocopies will not be processed.

Note that some requests require a Medallion Signature Guarantee or Signature Validation Program Stamp. You may obtain a Medallion Signature Guarantee or Signature Validation Program stamp from a participating bank or brokerage firm where you hold an account.

Some requests that require a Medallion Guarantee include (but are not limited to): (1) Requesting distribution-to-bank instructions that we don't already have on file, (2) you request a check distribution to be sent to your address of record, and your address of record has been changed in the last 15 days, (3) you request a check distribution to be sent to an address other than the address of record, (4) the redemption is \$50,000 or more, (5) a request to change ownership of an account.

Some requests will require additional supporting documentation. Please call Shareholder Services at 1-800-480-4111 to determine if additional documents are required.

Please mail your completed form to:

Mailing address:

J.P. Morgan Funds
PO Box 219143
Kansas City, MO 64121-9143

Overnight address:

J.P. Morgan Funds
430 W 7th Street Suite 219143
Kansas City, MO 64105-1407

J.P. Morgan Asset Management is the brand name for the asset management business of JPMorgan Chase & Co., and its affiliates worldwide.