

At least choosing a retirement fund can be easy.

JPMorgan SmartRetirement®

The smarter, simpler way to invest.



Make one smart investment decision and we'll do the rest.

Introducing JPMorgan SmartRetirement Funds.

We know choosing a retirement fund is a big decision. But that doesn't mean it has to be a *hard* decision. Now you can find what you're looking for in a single investment option that's well-diversified, professionally managed and automatically adjusted.

SmartRetirement Target Date Funds are designed to help you create a nest egg for the year you plan to retire. You'll build this nest egg from contributions that you make as well as returns on your investments.

Diversified to ride out market swings.

From the start, each SmartRetirement Fund is made up of many different investments, covering stocks and bonds, so you're well-diversified with just one fund. That's smart.

Rigorously managed by experts.

Another reason these funds are smart is the expertise behind them. Each is designed and managed by a dedicated team of J.P. Morgan investment professionals. Using intelligent investment models that incorporate real investor behavior, these professionals do the hard work for you, managing each fund portfolio.

Here's how to choose the right fund.

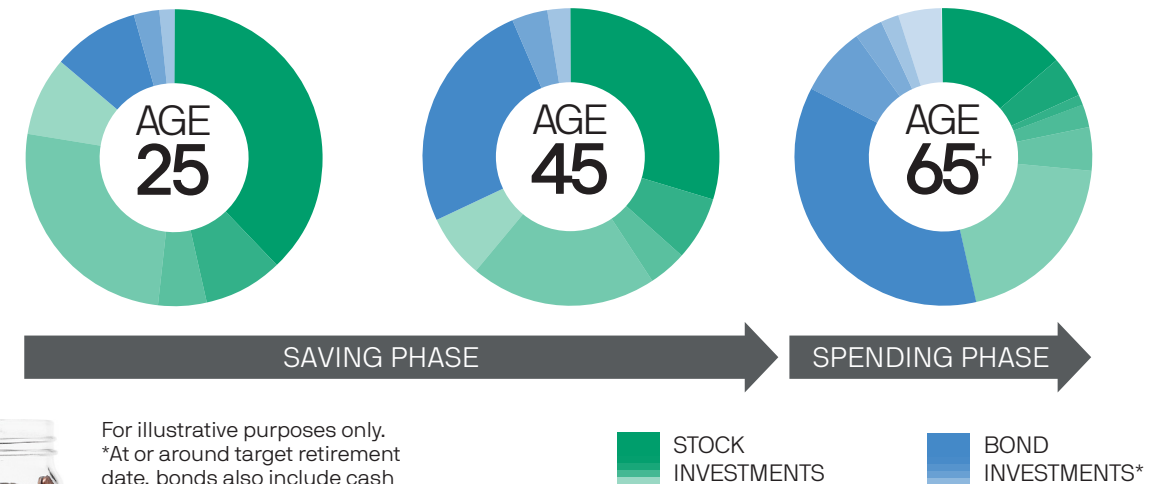
Just identify the year you plan to retire. This is your retirement "target date." Then pick the fund closest to that date. So if you plan to retire in 2054, choose the SmartRetirement 2055 Fund.

No guarantees: An investment in a SmartRetirement Fund does not guarantee a specific outcome upon reaching the target date.

Automatically adjusted over time.

Early on, a SmartRetirement Fund contains more stocks, which can help maximize investment growth. The fund also contains some bonds, which provide lower potential risk and moderate returns.

As you get closer to the year you plan to retire, SmartRetirement will gradually shift your money from higher-growth stocks to more conservative bonds to help you reduce your risk.



After being a smart saver, be a smart spender.

Once you retire, you'll probably want to spend a little to enjoy yourself. During this spending phase of life, your fund can help you feel confident your money will last.

SmartRetirement continues to aim for investment returns, giving you additional spending power.

Each year, we will identify an annual spending allowance, giving you total flexibility to take out more or less. Our calculator can help you determine the right amount to stay on track. At the same time,

Learn more about JPMorgan SmartRetirement Target Date Funds.

[JPMorganSmartRetirement.com/CIT](https://www.jpmorgan.com/retirement/smartretirement)



Important Risks and Disclosures



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For more complete information or for a Fund prospectus, please call 800-480-4111. Investors should carefully consider the investment objectives, risks, charges and expenses of the Funds before investing.

Please carefully read the prospectus, which contains this and other important information, before you invest or send money.



Asset allocation strategy for Target Date Funds is designed with two main goals in mind: promoting asset accumulation prior to retirement, which is the Fund's "savings phase," and supporting investors withdrawing their investment in the Fund throughout retirement, which is the Fund's "spending phase." Therefore, the asset allocation strategy will change over time, generally becoming more conservative as it approaches the target retirement year and then remaining relatively stable afterwards. The asset allocation strategy during the savings phase will generally start with a greater emphasis on global equity investments and gradually shift to more emphasis on global fixed income investments. During the spending phase, the Fund will generally have a greater emphasis on global fixed income investments.



The gross expense ratio of the Fund includes the estimated fees and expenses of the underlying Funds. There may be additional fees or expenses associated with investing in a Fund of Funds strategy.



CONFLICTS OF INTEREST: Refer to the Conflicts of Interest section of the Fund's Prospectus.



Certain underlying Funds of the SmartRetirement Funds may have unique risks associated with investments in foreign/emerging markets securities and/or fixed income instruments. International investing involves increased risk and volatility due to currency exchange rate changes; political, social or economic instability; and accounting or other financial standards differences. In addition, the value of an underlying fund's investments may be negatively affected by the occurrence of global events such as war, terrorism, environmental disasters, natural disasters or events, country instability and infectious disease epidemics or pandemics.



Fixed income securities generally decline in price when interest rates rise.



Real estate Funds may be subject to a higher degree of market risk because of concentration in a specific industry, sector or geographical sector, including but not limited to, declines in the value of real estate, risk related to general and economic conditions, changes in the value of the underlying property owned by the trust and defaults by the borrower.



The Fund(s) may invest in futures contracts and other derivatives. This may make the Fund(s) more volatile.



There is no guarantee that companies that can issue dividends will declare, continue to pay or increase dividends. Investment return and principal value of security investments will fluctuate. The value at the time of redemption may be more or less than the original cost. Past performance is no guarantee of future results. Investments in the Fund are not deposits or obligations of, or guaranteed or endorsed by, any bank and are not insured or guaranteed by the FDIC, the Federal Reserve Board or any other government agency. You could lose money investing in the Fund.



Investments in small- and mid-capitalization companies may be riskier, less liquid, more volatile and more vulnerable than investing in well-established "blue-chip" companies. Securities of small- and mid-capitalization companies generally have a higher risk of failure. Historically, smaller companies' stock has experienced a greater degree of market volatility than the average stock.



Meeting your retirement goals is dependent upon many factors including the amount you save and the period over which you do so. You should consider your expected retirement date, individual retirement needs (i.e., how much money you expect to need), other expected income after retirement, inflation, other assets and risk tolerance in choosing whether to invest in the Fund. Your risk tolerance may change over time and the Adviser may change the Fund's strategic target allocation model. It is important that you re-evaluate your investment in the Fund periodically.

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