

Smarter tax management, stronger portfolios

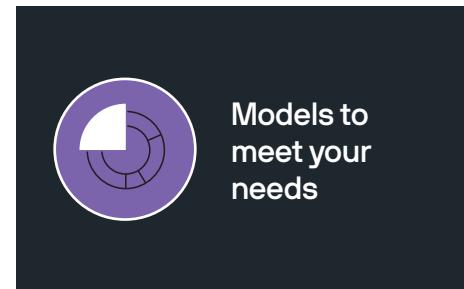
Offering a range of model portfolios
to help meet your goals and lower
your tax bill

Reduce the tax bite on your investments

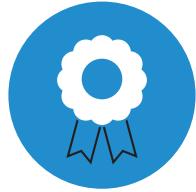
Combining intelligent tax technology with investment management expertise

You should consider a J.P. Morgan model portfolio powered by tax-smart technology if you:

- Fall in a high tax bracket or are concerned about rising taxes
- Hold large single-stock investments
- Own assets that have gone up significantly in value
- Think your current portfolio is no longer a good fit
- Change to a new financial professional or plan
- Plan to withdraw money from tax-deferred accounts
- Have cash that you want invested tax-efficiently



The power of perspective to build stronger portfolios



Get the best of J.P. Morgan in a model portfolio that matches your needs

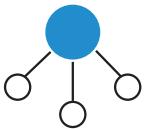
Access the same team serving some of the world's largest institutional investors

J.P. Morgan model portfolios are built and monitored by our award-winning Multi-Asset Solutions Team.¹

Lower fees with our cost-effective solutions

With J.P. Morgan, you receive expert portfolio construction, broad diversification, ongoing oversight and intelligent tax management—all for one low fee.

Why choose a J.P. Morgan model portfolio?



Broad diversification

Access multiple markets, sectors and strategies through a single convenient investment



All-in-one investing

Choose one portfolio with automated tax management to simplify your investment process



Professional management

Invest with one of the world's largest, most respected asset managers

Full access to J.P. Morgan's

550+

strategies and 1,300+ professionals²

Responsible for more than

\$438 billion

in assets under supervision²

Dedicated team of

100+

multi-asset experts²

Demonstrated results across

50+ years

managing multi-asset portfolios²

Focused on

1 objective:

to help clients meet their investment goals

¹ Morningstar rating, as of 12/31/24.

² J.P. Morgan Asset Management, as of 12/31/24, AUS includes both Multi-Asset Solutions and Beta assets.



Effortless tax management

Creating ongoing tax savings to lower your tax bill

Managing taxes is a year-round, full-time priority

Our intelligent tax technology identifies when to sell investments at a loss and what to buy as a replacement to keep your portfolio strategy aligned with your goals.

Three ways our intelligent tax technology can ease your tax burden



Illustration: Tax-loss harvesting can help reduce taxable gains and lower your tax bill



Tax-managed portfolio transitions



Minimize taxes when moving existing holdings to a model portfolio

Don't let taxes stop you from moving to a new portfolio

With a J.P. Morgan model portfolio, your financial professional can use our powerful intelligent tax technology to:

1. Select a portfolio that aligns to your goals



2. Create a personalized transition plan to lower your tax bill



3. Track your progress with reports that show your tax savings

Illustration: Save on taxes when moving to a new portfolio

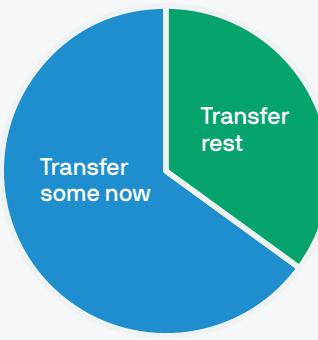
(\$5 million in existing investments, with \$1 million in unrealized gains)

WITHOUT a Tax-Smart transition



VS.

WITH a Tax-Smart transition



One-time transfer	\$294,700
Gradual tax-efficient transfer	\$100,000
Tax savings	\$194,700

For illustrative purposes only. Source: J.P. Morgan Asset Management. One-time transfer assumes one-third of gains are short-term gains taxed at 40.8% and two-thirds are long-term gains taxed at 23.8%.

Find the right model portfolio for your needs

Whatever your investment goal, J.P. Morgan offers a wide range of model portfolios to help you achieve it. Simply work with your financial professional to select the solution aligned with your needs.

Diversified, all-in-one investment solutions designed for results

● Fixed income – 0/100 ● Conservative – 20/80 ● Moderate conservative – 40/60 ● Moderate – 60/40 ● Growth – 75/25 ● Aggressive – 100/0

Descriptions	Investment vehicles: Exchange-traded funds (ETF), mutual funds (MF)	Risk profiles	Net expense ratios ³	Globally diversified	Flexible asset allocation		Mutual funds
 Strategic Long-term, investment approach	Strategic ETF	● ● ● ● ●	0.16% to 0.21%	✓			
	Strategic Tax-aware ETF	● ● ● ●	0.15% to 0.16%	✓			
	Strategic ETF/MF	● ● ● ● ●	0.29% to 0.30%	✓			✓
	Strategic U.S.-only ETF	● ● ● ● ●	0.19% to 0.21%	U.S. only			
 Tactical Flexibility to take advantage of short-term market dislocations	Tactical ETF	● ● ● ● ● ● ●	0.17% to 0.22%	✓	✓		
 Multi-Asset Income Targeting a consistent income stream	Income ETF	●	0.26%	✓	✓		

Source: J.P. Morgan Asset Management.

³ Reflects the weighted average expense ratios of the models. Data shown is as of 12/31/24.

For more information

Consult your financial professional to discover how easy it can be to solve your unique tax and investment needs.

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For the historical performance shown, the underlying Mutual Funds performance is based on the Institutional share class. On certain platforms, the default model will invest in the A shares of the underlying mutual fund. The expense ratios related to A shares are typically greater than the expense ratios of the Institutional shares. The higher expense ratios of the A shares will cause performance to be lower than the performance of the Institutional shares. Certain portfolios may be invested in share classes that may not impose transaction fees and that may be different than the model provided by JPMIM to 55ip, depending on the custodian used by the financial professional.

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