

# 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

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## 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

If left unmanaged, taxes can eat into your investment returns and leave you with less for your long-term goals.

That's why J.P. Morgan is bringing you broadly diversified, professionally managed model portfolios, backed by the intelligent tax technology of our Tax-Smart Platform. Our goal is to help you save on taxes and get more out of investing.



Investment  
expertise



Ongoing tax  
management



Tax-smart  
portfolio  
transitions



Models to  
meet your  
needs

# The power of perspective to build stronger portfolios



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

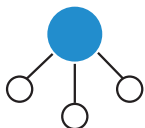
### Access the same team serving some of the world's largest institutional investors

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

### 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+ professionals<sup>2</sup>

Responsible for more than

## \$438 billion

in assets under supervision<sup>2</sup>

Dedicated team of

## 100+

multi-asset experts<sup>2</sup>

Demonstrated results across

## 50+ years

managing multi-asset portfolios<sup>2</sup>

Focused on

## 1 objective:

to help clients meet their investment goals

<sup>1</sup> Morningstar rating, as of 12/31/24.

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



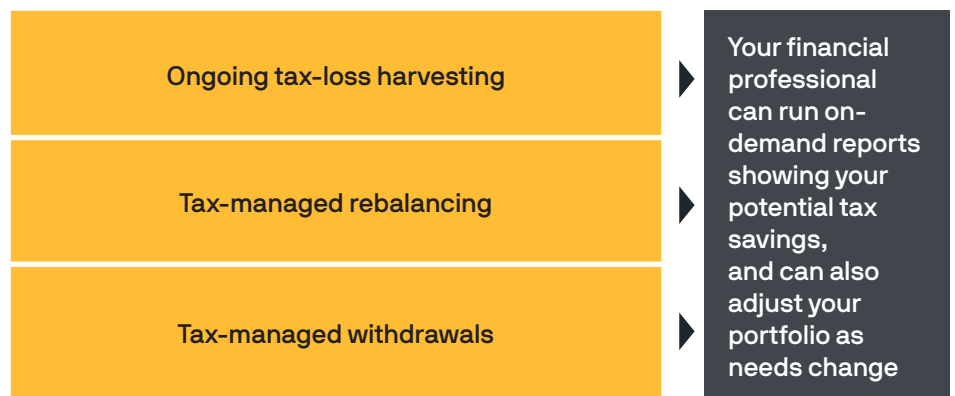
# Effortless tax management

## Creating ongoing tax savings to lower your tax bill

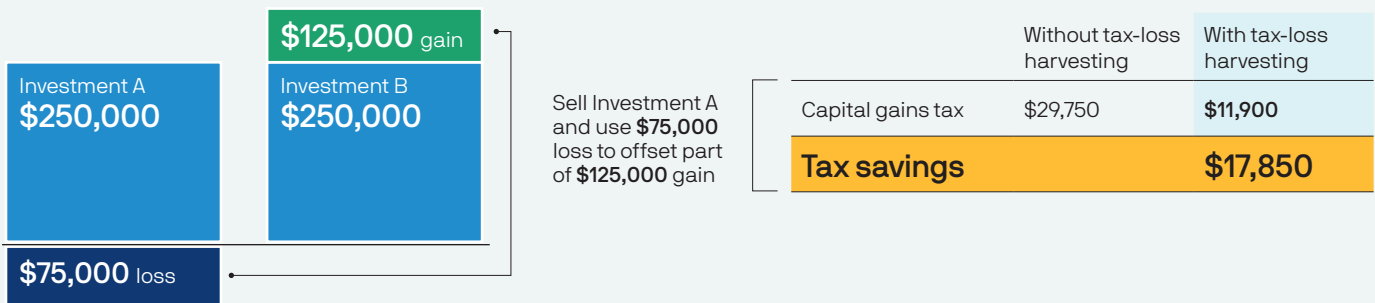
### Managing taxes is a year-round, full-time priority

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



For illustrative purposes only. Note: Assumes 23.8% capital gains tax.

# 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)

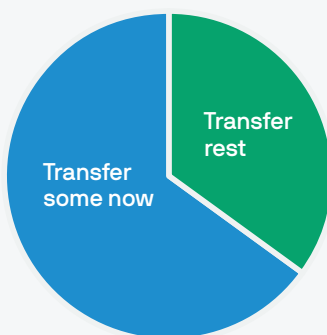
WITHOUT a Tax-Smart transition



Tax budget: \$294,700

VS.

WITH a Tax-Smart transition



Tax budget: \$100,000

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




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 <sup>3</sup>	Globally diversified	Flexible asset allocation	Mutual funds
	<b>Strategic</b> 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		
	<b>Tactical</b> Flexibility to take advantage of short-term market dislocations	Tactical ETF	● ● ● ● ● ● ●	0.17% to 0.22%	✓	✓	
	<b>Multi-Asset Income</b> Targeting a consistent income stream	Income ETF	●	0.26%	✓	✓	

Source: J.P. Morgan Asset Management.

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

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### 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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