J.P. Morgan Retirement Link℠
Building stronger retirement plans at lower costs
Full-service retirement plans for
small to mid-market clients

Committed to helping our clients achieve stronger retirement outcomes

As a global leader in asset management and retirement solutions, we’ve helped millions of plan participants cross the retirement finish line.

Our retirement specialists have been supporting defined contribution plans for almost 50 years. And with access to 20+ years of real-world saving and spending behavioral data, we understand the challenges participants face. It’s our goal to combine our expertise with this data to create turnkey solutions that help participants throughout their whole retirement journey—from maximizing savings during their working years to making those assets last throughout retirement.

Retirement Link, our full-service retirement plan solution, offers clients with $500,000 to $100+ million in plan assets, the breadth of J.P. Morgan’s investment capabilities, thought leadership and best-in-class service to deliver stronger retirement plans at lower costs.

We bring the full resources of JPMorgan Chase & Co. to help deliver stronger retirement plans to our clients, including:

- Nearly 50 years supporting defined contribution plans
- $2.6+ trillion in assets under management
- 63 million relationships with U.S. households

See important information on back page.
Best-in-class service¹

- Experienced relationship managers work to simplify the complex
- Collaborative planning process confirms goals and measures results
- Proactively sharing expertise and thought leadership to empower better decisions

Competitive pricing

- Cost savings over similar retirement plan solutions
- Zero revenue funds (such as the R6) to bring institutional-level pricing to plan participants
- Flexibility to tailor recordkeeping services to plan needs and budgets

Proven investment capabilities

- Access to the J.P. Morgan Funds investment platform
- Open architecture platform with 14,000+ funds from 200+ investment managers with no proprietary fund requirements
- J.P. Morgan QDIA solutions managed by a team that seeks to deliver consistency to plan participants across market cycles

Stronger participant outcomes

- Award-winning employee education communications addressing financial wellness topics²
- Interactive retirement calculators that help put plan participants on a more secure retirement path
- Digital and mobile experiences that guide participants in taking positive actions

To learn more about how we can help build stronger plans at lower costs, contact your J.P. Morgan representative or call 844-LINK-JPM.

See important information on back page.
Providing exceptional service while delivering a more secure retirement

Retirement Link is proud to offer plan sponsors a dedicated team that consistently provides best-in-class service. Every two years, we work with Chatham Partners, a market-research firm, to better understand how our clients feel about the services we provide and to learn more about the areas in which we can improve. In 2021, we were ranked No. 1 for exceeding Chatham’s industry benchmark in five key client-experience areas: Participant Services, Plan Sponsor Services, Investment Services, Price/Value and Brand.

Our relationship managers average more than 25 years of industry experience, and they currently maintain a 99% satisfaction rate among plan sponsors. We also provide sponsors with a full complement of retirement specialists who collaborate with them to set customized annual goals, measure results and ease the plan’s administrative burden. And to ensure that our clients continue to see us as a proactive partner, we consistently dedicate more resources to our program than any other provider in the industry.

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#1 ranked for exceeding Chatham’s industry benchmark within the five key client experience components

See important information on back page.
Helping to automate and ease plan administration: Our EasyLink program

For plan sponsors, the tasks associated with administering a retirement plan can become overwhelming. But we work hard to eliminate these administrative burdens and challenges. Our EasyLink program processes many of these tasks automatically, freeing our clients to pursue other important initiatives.

### Challenges facing today’s plan sponsors

- Administrative burden
- Closed architecture/limited fund menu
- Proprietary fund requirement
- Higher-cost investment share classes
- Higher recordkeeping costs
- Limited participant education

### Solutions provided by J.P. Morgan Retirement Link

- Administrative outsourcing with EasyLink
- Open architecture/access to 14,000+ funds
- No proprietary fund requirement
- Zero revenue share class available
- Competitive recordkeeping pricing
- Award-winning participant communication

### Common administrative duties for retirement plans

<table>
<thead>
<tr>
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<th>Common administrative duties for retirement plans</th>
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<tbody>
<tr>
<td>1</td>
<td>Preparing plan-specific transition communications</td>
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<tr>
<td>2</td>
<td>Distributing regulatory notices</td>
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<tr>
<td>3</td>
<td>Identifying eligible participants</td>
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<tr>
<td>4</td>
<td>Maintaining beneficiary records and participant deferral elections</td>
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<tr>
<td>5</td>
<td>Reviewing and approving terminations, withdrawals and loans</td>
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<tr>
<td>6</td>
<td>Evaluating and communicating:</td>
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<tr>
<td></td>
<td>• Qualified domestic relations orders</td>
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<tr>
<td></td>
<td>• Safe Harbor hardships and loans</td>
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<td></td>
<td>• Participant rollovers into plan</td>
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<tr>
<td></td>
<td>• Mandatory distributions</td>
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<td></td>
<td>• Beneficiary confirmations (death benefit claims)</td>
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### Administrative services provided by EasyLink with J.P. Morgan Retirement Link

<table>
<thead>
<tr>
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<th>Administrative services provided by EasyLink with J.P. Morgan Retirement Link</th>
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</table>
| 1 | **Distribution activity**  
EasyLink approves and processes distribution requests, monitors and reports deferral suspension after hardship, and manages and processes required minimum distributions. |
| 2 | **Loan review and approval**  
EasyLink approves and processes loan requests and hardship withdrawals, manages loan default process, and mails loan proceeds and documents directly to participants. |
| 3 | **Enrollment activity**  
EasyLink provides enrollment materials and notices to newly eligible employees, tracks eligibility and entry dates, and monitors mandatory suspensions and re-enrollment notification. |
| 4 | **Customized communications**  
EasyLink distributes required notices directly to participants, including Safe-Harbor, 404(a)(5) fee disclosure and QDIA. |
Paying 0% in fees for recordkeeping and administration is possible

To help plan sponsors keep costs low, Retirement Link offers the potential to pay 0% for recordkeeping and administration when JPMorgan SmartRetirement® target date funds are the Qualified Default Investment Alternative (QDIA) and participants are re-enrolled in the plan. See the chart below to view the plan fees associated with this option. There are also potential opportunities to reduce recordkeeping and administration costs when investments are mapped into JPMorgan’s investments. For more information on plan fees, please contact a J.P. Morgan representative.

How to determine retirement plan fees with Retirement Link

1. Identify retirement plan assets.
2. Identify average participant retirement plan account balance.
3. Find where the two intersect to see the plan recordkeeping fee.

<table>
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<tr>
<th>Retirement Plan Assets</th>
<th>Average Participant Retirement Plan Account Balance</th>
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<tbody>
<tr>
<td></td>
<td>$60,000</td>
</tr>
<tr>
<td>$1,500,000</td>
<td>0.27%</td>
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<tr>
<td>$2,500,000</td>
<td>0.11%</td>
</tr>
<tr>
<td>$5,000,000</td>
<td>0.00%</td>
</tr>
<tr>
<td>$10,000,000</td>
<td>0.00%</td>
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Note: For illustrative purposes only. All pricing is subject to change. Please check with a J.P. Morgan representative or Price Smart for the latest pricing with J.P. Morgan Retirement Link.

See important information on back page.
Delivering results to support the entire retirement journey

With JPMorgan SmartRetirement Funds, plan participants get a target date strategy built around real-life behavior. It’s an all-in-one solution for anyone at any point on their retirement journey—from maximizing savings during working years to making those assets last throughout retirement.

People are at the center of what we do

While many retirement plans are based on old assumptions, ours are based on the regularly updated real-world behavioral data of millions of plan participants across the country. We use this proprietary information to refine our offerings and develop powerful solutions that help deliver stronger outcomes for participants.

And our target date funds help more participants reach a comfortable level of retirement income versus industry peers.*

Our suite of award-winning communications conveys important ways for participants to stay on course and make the most of their retirement savings.

See important information on back page.
Source: J.P. Morgan retirement research, 2018–19.
*When compared with S&P TD Index.
Empowering participants to plan, save and invest for their futures

At J.P. Morgan, we believe stronger retirement outcomes start with deeper insights, and we actively share the breadth of J.P. Morgan Asset Management insights to help plan participants make more informed decisions. With personalized communications, instructional webcasts and interactive digital tools, we offer a comprehensive array of education designed to help participants achieve their retirement goals.

A personalized digital experience

To motivate plan participants to take a more active role in their retirement, Retirement Link offers a customized and dynamic digital experience—in both English and Spanish. Participants can view their estimated post-retirement incomes online and see how changes to contribution rates and retirement age may affect their outcomes. And with our mobile application, participants can access their retirement accounts securely and make changes from almost anywhere.
Participant interactions that improve financial wellness

Retirement Link encourages financial wellness by offering a selection of virtual and in-person training options to help keep participants’ retirement plans on track.

- Plan Participant Resource Center, featuring thought leadership from JPMorgan Chase & Co.
- Onsite and virtual education meetings
- Webcasts on financial wellness topics

Intuitive website features

- Interactive digital experience in English and Spanish
- Powerful retirement calculators to help plan, save and invest
- Tools to stress-test retirement savings and customize retirement planning

Digital and print communications

- Action-oriented and personalized flyers and postcards
- Short how-to education videos
- On-demand education videos

J.P. Morgan Retirement Link is committed to helping participants achieve their financial wellness goals. We understand participants learn in many different ways and use a multi-channel, multi-touch approach as part of our education.
Providing retirement plan tools and resources designed to help make better decisions and build stronger retirement plans

J.P. Morgan also gives advisors access to a suite of retirement planning tools and resources, which allows them to quickly create, manage and compare retirement plan pricing proposals, evaluate and select target date funds, and analyze and compare core menu investments for clients and prospects.

Everything you need to build stronger retirement plans

8.48% is the average annual contribution rate of Retirement Link plan participants compared to the average 401(k) salary deferral of 6.7%.

Price Smart™
Run custom 401(k) pricing proposals.

Target Date Compass®
Evaluate and select target date funds.

Core Menu Evaluator™
Analyze and compare core menu investments.

See important information on back page.
Actively sharing expertise to empower better decisions

We’re committed to keeping advisors, plan sponsors and participants informed of the latest trends in today’s changing retirement landscape. We do this by proactively sharing our insights, research papers and bulletins such as the ones featured below.

**Retirement Insights program**

Proprietary insights to help participants reach their retirement goals

The following guides help plan participants make better decisions and build stronger retirement outcomes.

- **Guide to Retirement**

**Proprietary defined contribution research**

- **Defined Contribution Plan Participant Survey**
  Our biennial survey provides a deeper understanding of the attitudes and behaviors of plan participants when it comes to saving and investing for retirement.

- **Retirement by the Numbers**
  Our research shows how retirement saving and spending patterns can add up to more successful funding outcomes.

**Legislative and regulatory program**

- **Quarterly Briefings**
  These interactive webcasts feature legislative and regulatory updates, discussions on plan implications and Q&A sessions with our J.P. Morgan ERISA Strategist.

- **Bulletins**
  These updates track the latest developments in retirement legislation and regulations while offering on-demand calls to further explore issues and answer questions.

- **White Papers**
  These reports offer in-depth explorations of topics and events that are important to advisors and plan sponsors, in addition to slides that provide additional details and illustrations.
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Relationship Managers average 29 years of industry experience; 22 years with J.P. Morgan, December 31, 2021. There can be no assurance that the professionals currently employed by J.P. Morgan Asset Management will continue to be employed by J.P. Morgan Asset Management or that the past performance or success of any such professional serves as an indicator of such professional’s future performance or success.

J.P. Morgan Guide to Retirement won the 2012 RIIA Retirement Income Communications Award, the 2014 MFEA STAR Award for Retail Education and the 2015 WealthManagement.com Industry Award for Thought Leadership—Investing. In addition, in 2018 it won “Highly Commended” in the “Best Pensions Paper 2018 (North America)” category: https://www.savvyinvestor.net/blog/awards-best-pensions-white-paper-north-america-2018, and most recently won the Investment Management Education Alliance (IMEA) Star Awards for “Retirement Ongoing Education,” and the Target Date Compass 2018 Investment Management Education Alliance (IMEA) Star Award for “Retirement—Digital Innovation.” Participant Communications is a six-time award winner for overall retirement communications, and has earned 10+ awards for enrollment, education and mobile communications.

Target date funds (TDFs) may suffer investment losses, including near and following retirement. There is no guarantee that a TDF will provide adequate retirement income.

Winner of 12 Investment Management Education Alliance Star Awards, 2014 through 2019, including Overall Retirement Communications.

PSCA’s 2020 63rd Annual Survey of Profit Sharing and 401(k) Plans.

1 Chatham Partners Satisfaction Survey, 2021. Scores reflect clients who provided 7/6/5 on a 7-point scale. When evaluating DC providers, a top 2 box rating of 85% or greater corresponds to best-in-class rating. Eight out of the top 14 DC providers are incorporated into this survey. Best-in-class rating for Overall Satisfaction, Relationship Management, Investment Services, Participant Services, Plan Sponsor Services.

2 J.P. Morgan Asset Management, Data as of 12/31/21.


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