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 over 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:

- Over 50 years supporting defined contribution plans
- $2.8+ trillion in assets under management
- 64+ million relationships with U.S. households

See important information on back page.
Best-in-class service
- 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 share class generally used for retirement plans that do not pay revenue share from the funds) 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 18,000+ funds from 300+ investment managers with no proprietary fund requirements
- J.P. Morgan QDIA (Qualified Default Investment Alternative is the investment used when an employee contributes to the plan but does not specify where the investment should be) solutions managed by a team that seeks to deliver consistency to plan participants across market cycles

Stronger participant outcomes
- Employee education communications addressing financial wellness topics
- 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 seeking to deliver a more secure retirement

Retirement Link is proud to offer plan sponsors a dedicated team that consistently provides best-in-class service.\textsuperscript{5} 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 2023, we were ranked No. 1 in overall client experience by Chatham Partners.

Our relationship managers average more than 23.9 years of industry experience, and they maintain a 95% satisfaction rate among plan sponsors.\textsuperscript{5} 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. We have dedicated significant resources to ensure that we can be pro-active with our clients.

- **Client Service Manager and Account Services**: Serves as plan administration contact; oversees recordkeeping and plan management services.
- **Compliance Specialist**: Serves as an ERISA compliance (testing/5500) resource at the plan level.
- **Advisor**: Provides advice on plan-related matters.
- **Retirement Education Consultant**: Assists in delivering education/communication to plan participants.

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 18,000+ funds’
- No proprietary fund requirement
- Zero revenue share class available
- Competitive recordkeeping pricing
- Regular participant communications and education

Common administrative duties for retirement plans

1. Preparing plan-specific transition communications
2. Distributing regulatory notices
3. Identifying eligible participants
4. Maintaining beneficiary records and participant deferral elections
5. Reviewing and approving terminations, withdrawals and loans
6. Evaluating and communicating:
   - Qualified domestic relations orders
   - Safe Harbor hardships and loans
   - Participant rollovers into plan
   - Mandatory distributions
   - Beneficiary confirmations (death benefit claims)

Administrative services provided by EasyLink with J.P. Morgan Retirement Link

1. Distribution activity
   EasyLink approves and processes distribution requests 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 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

<table>
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<tr>
<th>Retirement Plan Assets</th>
<th>Average Participant Retirement Plan Account Balance</th>
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</table>

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.

How it works

A retirement plan with $5 million in assets and an average participant retirement account balance of $90,000 will pay 0% for retirement plan recordkeeping and administration with J.P. Morgan Retirement Link. Pricing is locked for three years for plans below $30 million and five years for plans above $30 million. For custom or recordkeeping-only pricing, please contact a J.P. Morgan representative.

95% of Retirement Link plan sponsors are satisfied with the value they receive for the price of their plans, compared to a benchmark of 78%.

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

Access to proprietary data across millions of JPMorgan Chase customers and retirement plan participants allows us to understand people’s behavior when it comes to retirement. We analyze everyday Americans’ saving and spending habits and use those insights to inform our glide path design, asset allocation, risk management, fund selection and other key aspects of our investment process. The result is a series of solutions that adapts to the way participants actually invest, borrow and withdraw money throughout their lives, as opposed to making assumptions about what they do.

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

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

*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.

See important information on back page.
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.

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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

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.

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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.

Defined Contribution Plan Sponsor Survey

Our most recent survey highlights the latest trends and explores how plan sponsors are expanding their offerings to help drive stronger retirement 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 retirement experts.

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.