

## INFORMATION REGARDING YOUR DECEMBER 17, 2024 DISTRIBUTIONS

### JPMorgan Funds

**DISTRIBUTION NOTICE** (December 17, 2024) – We are providing shareholders of certain J.P. Morgan Funds (the “Funds”) as listed in Appendix A with an estimate of the source of the Funds’ December 17, 2024 distributions per share (listed in Appendix A) as required by current securities laws. This estimate is based on information as of December 17, 2024 and may change based on the Funds’ performance for the remainder of 2024. **THIS NOTICE IS NOT FOR TAX REPORTING PURPOSES AND IS BEING PROVIDED ONLY FOR INFORMATIONAL PURPOSES IN ORDER TO COMPLY WITH SECURITIES LAWS.** In February 2025, shareholders will receive a Form 1099-DIV which will reflect the amount of income, capital gain and any return of capital paid by the Funds in calendar year 2024 and reportable on your 2024 federal and other income tax returns. Distributions by the Funds to retirement plans that qualify for tax-deferred treatment under federal income tax laws are not taxable; therefore, the information in this notice is not relevant to your current tax situation.

### Appendix A

<u>Fund Name</u>	<u>Estimated Capital Gain Per Share*</u>
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JPMorgan Diversified Fund	0.23179
JPMorgan Investor Balanced Fund	0.43377
JPMorgan Investor Growth & Income Fund	0.30622
JPMorgan Investor Growth Fund	0.21900
JPMorgan Investor Conservative Growth Fund	0.20605
JPMorgan SmartRetirement 2055 Fund	0.06017
JPMorgan SmartRetirement 2020 Fund	0.14364
JPMorgan SmartRetirement 2030 Fund	0.41441
JPMorgan SmartRetirement 2040 Fund	0.51320
JPMorgan SmartRetirement 2025 Fund	0.17378
JPMorgan SmartRetirement 2035 Fund	0.40702
JPMorgan SmartRetirement 2045 Fund	0.47346
JPMorgan SmartRetirement 2050 Fund	0.10248
JPMorgan SmartRetirement 2060 Fund	0.19374
JPMorgan SmartRetirement 2065 Fund	0.03857
JPMorgan SmartRetirement Blend 2065 Fund	0.02121

*\*Rates per share are the same across each respective fund’s share class.*

#### **MUST BE PRECEDED OR ACCOMPANIED BY A PROSPECTUS**

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*should consult with their legal or tax advisors for personalized assistance, including information regarding any specific state law requirements.*

*J.P. Morgan Asset Management is the brand name for the asset management business of JPMorgan Chase & Co., and its affiliates worldwide.*

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