

**IMPORTANT: This letter is important and requires your immediate attention. If you have any questions about the content of this letter, please seek independent professional advice.**

Capitalised terms in this letter have the same meaning as in the offering documents of JPMorgan Provident Funds (each a “Fund”, collectively the “Funds”) unless otherwise specified.

25 June 2026

Dear Investor,

### **JPMorgan Provident Funds**

We are writing to inform you of certain changes to the Funds.

**1. Update to the investment policy of JPMorgan Provident Balanced Fund, JPMorgan Provident Capital Fund, JPMorgan Provident Growth Fund, JPMorgan Provident High Growth Fund and JPMorgan Provident Stable Capital Fund**

Previously, the investment policy of JPMorgan Provident Balanced Fund, JPMorgan Provident Capital Fund, JPMorgan Provident Growth Fund, JPMorgan Provident High Growth Fund and JPMorgan Provident Stable Capital Fund provided that each Fund may invest up to 10% of its net asset value in exchange traded funds.

In order to provide more flexibility to the Funds, their investment policy has been updated to remove the above investment limit such that there is no aggregate limit on each Fund’s exposure to exchange traded funds, subject to other applicable investment restrictions.

**2. Update to the investment restrictions applicable to JPMorgan Provident Stable Capital Fund**

The investment restrictions applicable to JPMorgan Provident Stable Capital Fund have been amended such that investment by the Fund in a Qualified Exchange Traded Fund<sup>^</sup> will be considered and treated as collective investment schemes (instead of listed equities) for the purposes of and subject to the relevant requirements in “Schedule 1 - INVESTMENT RESTRICTIONS” of the offering documents of the Fund. For details, please refer to the revised offering documents of the Fund.

<sup>^</sup> “Qualified Exchange Traded Funds” refers to exchange traded funds that are:

- (a) authorized by the SFC under 8.6 or 8.10 of the Code; or
- (b) listed and regularly traded on internationally recognized stock exchanges open to the public (nominal listing not accepted) and either (i) the principal objective of which is to track, replicate or correspond to a financial index or benchmark, which complies with the applicable requirements under 8.6 of the Code; or (ii)

the investment objective, policy, underlying investments and product features of which are substantially in line with or comparable with those set out under 8.10 of the Code

### 3. Other general updates

Other general updates, enhancement of disclosures and miscellaneous amendments have been made in the offering documents of the Funds, including but not limited to:

- update to the directors of the Manager of the Funds.

The offering documents of the Funds are available on our website [am.jpmorgan.com/hk](http://am.jpmorgan.com/hk)<sup>1</sup>, and free of charge upon request during normal working hours at the registered office of JPMorgan Funds (Asia) Limited<sup>2</sup>.

The Manager of the Funds accepts responsibility for the accuracy of the content of this notice.

If you have any questions with regard to the content of this notice or any other aspect of the Funds, please do not hesitate to contact:

- your bank or financial adviser;
- your designated client adviser, account manager, pension scheme trustee or administrator;
- our J.P. Morgan Pension Services on (852) 2978 7588; or
- if you normally deal directly with us, our J.P. Morgan Funds InvestorLine on (852) 2265 1188.

Yours faithfully,  
For and on behalf of  
JPMorgan Funds (Asia) Limited



Edwin TK Chan  
Director

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<sup>1</sup> The website has not been reviewed by the SFC.

<sup>2</sup> The registered office of JPMorgan Funds (Asia) Limited is located at 19th Floor, Chater House, 8 Connaught Road Central, Hong Kong.