

31 October 2014

Dear Investor,

**JPMorgan Provident European Fund/JPMorgan Provident Global Bond Fund/
JPMorgan Provident Greater China Fund/JPMorgan Provident Hong Kong Fund/
JPMorgan Provident HK\$ Money Fund/JPMorgan Provident US\$ Money Fund/
JPMorgan Provident Balanced Fund/JPMorgan Provident Capital Fund/
JPMorgan Provident Growth Fund/JPMorgan Provident High Growth Fund/
JPMorgan Provident Stable Capital Fund**

The latest audited financial reports for the year ended 30 June 2014 for your fund holdings are now available for download at www.jpmorganam.com.hk.

You may also visit our registered office should you prefer to collect a printed copy of the reports.

Should you have any questions regarding the above, please do not hesitate to contact our J.P. Morgan Pension Services on (852) 2978 7588.

Yours faithfully,

For and on behalf of

JPMorgan Funds (Asia) Limited



Edwin TK Chan

Head of Institutional and Pension Business