

JPMorgan Chase 401(k) Savings Plan

Technology Platform Change on February 21, 2017: Frequently Asked Questions

The following **Questions & Answers** highlight important information about the upcoming JPMorgan Chase 401(k) Savings Plan technology platform change.

1. How do I access my account on/after February 21, 2017?

You will continue to access your account through **My Rewards** via the intranet or myrewards.jpmorganchase.com from the Internet. You may also call the 401(k) Savings Plan Call Center at 1-866-JPMC401k (1-866-576-2401). (The TTY number is 1-800-345-1833.)

2. What will be the new extended hours for the 401(k) Savings Plan Call Center?

Starting February 21, 2017, Client Service Representatives will generally be available from 8 a.m. to 10 p.m. Eastern time, Monday through Friday, except New York Stock Exchange holidays.

3. Will I need to set up a PIN for the 401(k) Savings Plan Call Center?

Yes. The first time you call the 401(k) Savings Plan Call Center on or after February 21, 2017, you will be prompted to set up a new PIN.

4. Will there be any changes to my account as a result of the move to a new platform?

No changes will be made to your account. Your investment elections, contribution rates, loans and other account information will remain the same.

5. I have an account balance in the Bank One Supplemental Savings and Investment Plan (SSIP) – will that account move to the new platform as well?

Yes. Your SSIP account will move to the new technology platform on February 21, 2017. **Please note:** All information about the new technology platform in this document also applies to the SSIP.

6. Will there be any changes to the investment options in the 401(k) Savings Plan as a result of the platform change?

No. All investment options in the plan will remain the same. This applies to the fund lineup in the 401(k) Savings Plan, as well as the hypothetical investments offered under the Bank One Supplemental Savings and Investment Plan.

7. Will access to my account be restricted during the platform change?

No. You will be able to conduct transactions through 4 p.m. Eastern time on Friday, February 17, 2017. Then, over the long weekend (Monday is an observed holiday), you'll be able to access your account on the current 401(k) Savings Plan Web Center, but you will not be able to make updates and process transactions until the first business day following the weekend, which is also when the new platform will be available (February 21). **Please note:** The technology platform change will not affect your ability to conduct transactions on any business day in which the stock market is open.

8. Will my account remain invested while the platform change is being completed?

Yes. Your account will remain actively invested according to the market the entire time.

9. If I have a loan, will there be changes to the way it appears on the new 401(k) Savings Plan Web Center, My Rewards and the My Rewards Statement?

Yes. Beginning on February 21, 2017, loans will no longer show as part of your overall balance on the 401(k) Savings Plan Web Center. You will instead find loan details under “Loans Summary” in the “Loans and Withdrawals” section of the Web Center (see image on right).

As an example, if you have a vested account balance of \$20,000 and a loan of \$5,000, on the current platform your total balance displays as \$25,000. On the new platform your total balance will display as \$20,000 and you will need to visit the “Loans Summary” section of the site for the details of your loan.

Shortly after the platform change, your total account balance on **My Rewards** also will not include any outstanding loans. Additionally, your My Rewards statement account balance will not include your loan balance – your loan will be shown separately in its own section.

10. How will I receive 401(k) Savings Plan communications on/after February 21, 2017?

You will continue to receive email notifications at your preferred email address for transaction confirmations, such as investment elections and fund transfers, when they become available on the 401(k) Savings Plan Web Center. **Please note:** If you previously elected to receive confirmations by mail, you’ll need to re-elect this option after the platform change.

If you do not have an email address on file, you will receive print communications. You also have the ability to change the way you receive certain communications after the platform change takes place (see next question).

11. How do I change my preferred method of receiving communications?

On or after February 21, 2017, go to **My Rewards** and click the link to open the 401(k) Savings Plan Web Center:

- Click on your name in the upper right corner.
- Select “Change” next to “Communication preference.” You will be prompted to change your communication preference and click “Save Changes.”

Please note: Your communication preference may not apply to all plan communications. Some communications will be distributed to you electronically (if you have an email address on file), and other communications, such as annual statements, will continue to be sent to you in paper format.

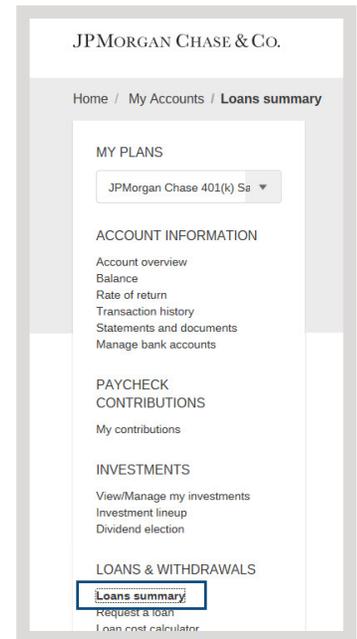
12. When will I receive my first quarterly statement for 2017?

A final statement from the current platform, detailing your account activity from January 1, 2017, through February 17, 2017, will be available in early March on the 401(k) Savings Plan Web Center. Additionally, the first statement from the new platform, detailing your account activity from February 18, 2017, through March 31, 2017, will be available in early April on the Web Center. You’ll be notified by email (if you have an email address on file) when each of these statements, as well as future quarterly statements, are available.

13. Will there be anything different about my annual year-end statement for 2017?

Yes. Your 2017 annual statement will include your account history for the time period of February 18, 2017, through December 31, 2017. Future annual statements will include account history from January 1 through December 31 of the plan year.

Loans Summary



14. Will I have access to historical quarterly and annual statements after the technology platform change is complete?

Yes. You will have access to historical quarterly and annual statements dating back to 2012 on the 401(k) Savings Plan Web Center after the technology platform change. Please contact the 401(k) Savings Plan Call Center if you require a copy of a statement covering account history prior to 2012.

15. Will financial tools and educational resources continue to be available on the 401(k) Savings Plan Web Center on/after February 21, 2017?

Yes. You'll see the Me & My Money section at the top of the home page on the 401(k) Saving Plan Web Center. This area will feature tools and resources designed to help you gain a more complete view of your financial picture with the goal of helping you plan for your retirement.

16. Is there anything different that will be offered?

Yes. With the technology platform change, the Rebalance feature, when utilized, has an enhancement that enables you to choose to automatically rebalance quarterly, semi-annually or annually. Or, similar to the Rebalance feature on the current 401(k) Savings Plan Web Center, you may also opt to rebalance on a one-time basis. Rebalancing can help ensure the percentages you have allocated to each fund remain aligned to your savings goals. As the value of any fund in which you are invested fluctuates due to daily market activity, over time this may cause the percentage you originally allocated to each fund to increase or decrease.

As an example, Jim would like to keep his investments allocated at 25% in Fund A, 25% in Fund B and 50% in Fund C. As the market changes, the value of each investment fund shifts, and Jim finds he has 40% in Fund A, 20% in Fund B and 40% in Fund C. The Rebalance tool, when utilized, would adjust his account back to the original percentages of 25% in Fund A, 25% in Fund B and 50% in Fund C.

17. Will a retirement forecasting tool, such as Dream Machine, be available on the new 401(k) Savings Plan Web Center?

On the current platform, active employees see Dream Machine. Starting at 4 p.m. Eastern time on February 17, 2017, Dream Machine will be in "view only" mode on the 401(k) Savings Plan Web Center, which means you will not be able to enter additional account information. Starting on February 21, 2017, Dream Machine will no longer be available on the Web Center, and any information you may have previously entered to personalize your Dream Machine experience (for example, added accounts and monthly expenses), also won't be accessible as of February 21, 2017.

Additionally, the Dream Machine forecast on **My Rewards** will no longer be displayed. Later this year, a new forecasting tool will be available for both active and former employees to utilize.

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Rebalancing does not ensure a profit and does not protect against loss in declining markets.

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This communication is being distributed to all U.S. benefits-eligible employees, as well as former employees with a balance in the JPMorgan Chase 401(k) Savings Plan and/or the Bank One Supplemental Savings and Investment Plan.

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