PRIVATE CLIENT

For the future you're building

One-on-one guidance for banking, investing and beyond

Welcome to Chase Private Client

As a Chase Private Client,[1] you're supported by a dedicated banker and J.P. Morgan Wealth Management advisor[2] who work as a team invested in your goals.

With personalized wealth and retirement strategies, one-on-one guidance and premium banking benefits, they help you grow your wealth and plan for the future with confidence and clarity.

INVESTMENT AND INSURANCE PRODUCTS ARE:
• NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
• NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, JPMORGAN CHASE BANK, N.A. OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

It all starts with a conversation

01
Meet with a Chase Private Client Banker

Your dedicated banker and J.P. Morgan Wealth Management advisor get to know your full picture—your vision, long-term goals and the financial future you're working toward.

02
Your goals become a plan

From that conversation, your advisor builds a personalized wealth strategy tailored to your goals, timeline and risk tolerance, while your banker focuses on your everyday banking.

03
Your relationship grows with you

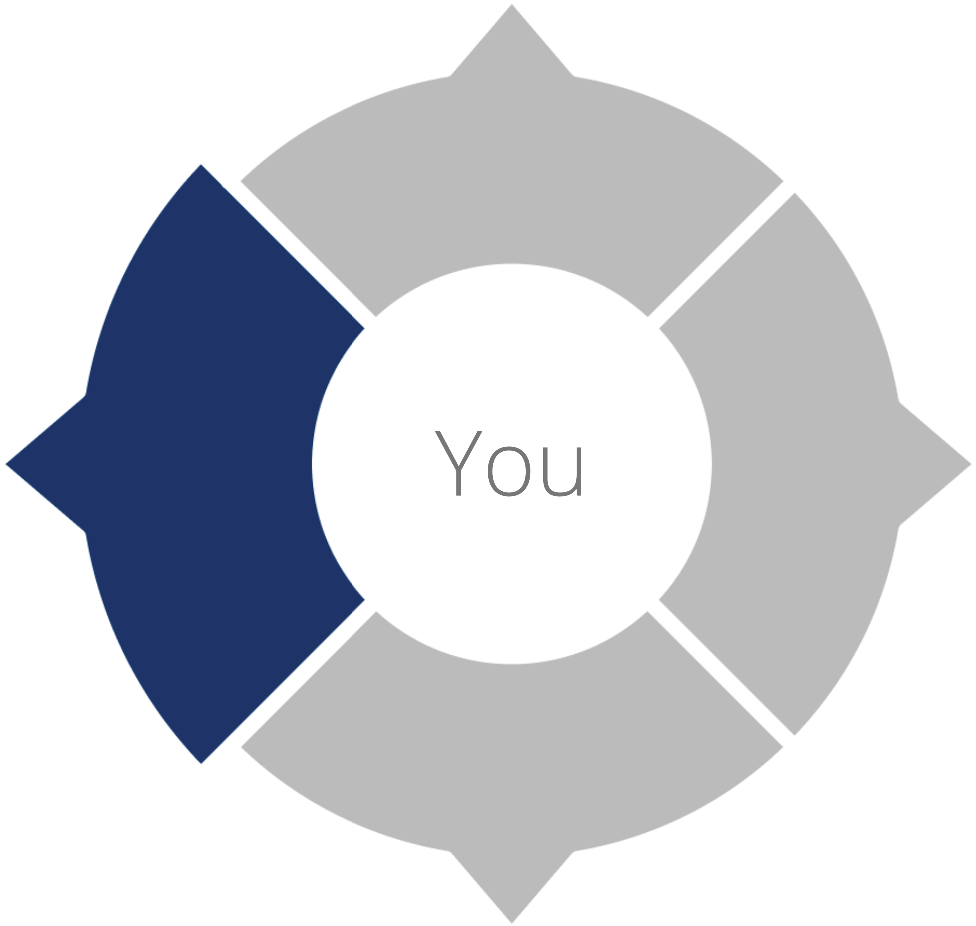
Your financial life will evolve, and so will your plan. We meet regularly to review your progress, update your strategy as priorities shift and keep your progress aligned with what matters most to you.

The team that's focused on you

When you become a Chase Private Client, you have a team that works with you through every stage of your financial life.

J.P. Morgan Wealth Management Advisor

Your dedicated advisor builds and manages a personalized investment plan around your goals, offering a range of investment strategies informed by J.P. Morgan's global research and expertise.



Chase Private Client Banker

Your dedicated banker supports your everyday banking needs, connects you to specialists, and helps keep your finances in sync as you plan for what matters most to you and your family.

Business Relationship Manager

Your Business Relationship Manager guides you through the demands of running your business, from managing cash flow to securing financing solutions—tailored to support your business growth.

Home Lending Advisor

Your Home Lending Advisor guides you through home financing needs, offering relationship-based rates and support from your first conversation to closing day and beyond.

Keeping your banking, lending and investing in sync

Your dedicated Chase Private Client Banker and J.P. Morgan Wealth Management advisor draw on the firm's resources and expertise to ensure every part of your financial life is working together.

Wealth Planning

Receive a plan centered on growing and protecting your wealth, lifestyle and goals.

- Retirement Planning
- Trust and Estate Planning
- Strategic Tax Management
- Liquidity Event Planning
- Concentrated Position Management
- Corporate Executive Services
- Education Funding and Planning
- Business and Succession Planning
- Philanthropic Planning

Investment Management

We help allocate your assets to support your goals, navigate market cycles and capitalize on various opportunities.

- Mutual Funds and Exchange Traded Funds (ETFs)
- Equities and Fixed Income
- Core Investment Advisory Portfolios
- Structured Products
- Business Retirement Services
- Annuities and Life Insurance
- Restricted and Control Stock Services

Banking Services and Liquidity Management

We utilize a liquidity management framework and cash bucketing concepts to assist with short- and long-term impacts on your portfolio.

- Banking Services through your dedicated banker
- Money Market Funds
- Investment-led Deposit Products
- Brokered CDs
- Ultra-short Bond Funds and Treasuries
- Managed Liquidity Strategies
- Bond Ladders
- Proprietary Insights

Lending Strategies

Personalized financing options from dedicated lending specialists can help you access funding for large purchases or unexpected liquidity demands.

- Residential Real Estate Lending
- Mortgages and Home Equity Lines of Credit
- Securities-based Lines of Credit
- Margin Lending

Investment strategies tailored to your goals

Your dedicated J.P. Morgan Wealth Management advisor creates custom strategies to help grow and preserve your wealth, building a core portfolio aligned with your plan and adding various strategies and asset types as your needs evolve to help navigate market cycles and capitalize on opportunities.

Core Portfolio
Diversified, multi-asset-class portfolio designed as your long-term anchor to preserve wealth and grow capital.

Liquidity Management
Helps ensure financial stability and operational efficiency by maintaining sufficient liquid assets to meet short-term obligations and capture investment opportunities.

Thematic Strategies
Invest in targeted strategies designed for your specific goals or asset preferences, plus tactical strategies that help capitalize on current market opportunities.

Annuities
Allows earnings to compound tax-deferred until withdrawal and can provide an income stream in retirement.

Structured Notes
Provides participation in market upside, up to a cap, with downside market protection features.

Premium banking for your everyday life

Chase Private Client offers exclusive benefits like no fees on everyday banking and higher limits. Plus, manage your accounts on the Chase Mobile® app,[3] and enjoy 24/7 customer service whenever you need it at 1-888-994-5626.

No fees on everyday banking

- No ATM fees worldwide[4]
- No Chase fees on incoming or outgoing wire transfers, completed online or by phone[5]
- No foreign exchange rate adjustment fees[6]
- No overdraft fees up to four days per year[7]
- No fees for personal style checks ordered through Chase
- No fees for cashier's checks, counter checks or money orders

Higher limits

- Chase ATM withdrawal limit up to $3,000 per day
- Purchase limit up to $7,500 with a Chase Private Client debit card
- Chase QuickDeposit℠[8] limits up to $100,000 per day and $250,000 every 30 days. For the first 90 days as a Chase Private Client, QuickDeposit limits are $25,000 per day and $100,000 every 30 days.
- Zelle® limits up to $15,000 for select transactions. See Zelle® service terms for details.[9]

Security you can depend on

- **Your bank account** is FDIC insured up to the maximum amount allowed by law, and account alerts[10] allow you to stay on top of balances, payments and transactions
- **Your debit card** comes with fraud monitoring for unusual purchases, Zero Liability Protection for unauthorized purchases when reported promptly[11] and you can temporarily lock a misplaced card in the Chase Mobile® app

More banking options

- Savings accounts, CDs and CD ladders with staggered maturity intervals
- Banking options for your family such as Chase First Banking℠ and Chase High School Checking℠

Talk to your Chase Private Client Banker to learn more.

Added value at all of life's turns

Auto financing

- As a Chase Private Client, you'll receive a 0.25% rate discount[12] when you apply for financing online with Chase Auto

Business Banking

- Checking accounts, lending and credit cards designed specifically for small businesses
- Chase Private Client Checking℠ Monthly Service Fee waived when linked to Chase Platinum Business Checking℠[13]
- Reduced minimum balance of $50,000 for Chase Platinum Business Checking when linked to Chase Private Client Checking
- No Monthly Service Fee on Chase Business Complete Checking®[14] when linked to Chase Private Client Checking

Home Lending

- Mortgage rate discounts based on your eligible balances through the Chase Relationship Pricing Program.[15] Applicable when purchasing a new home or refinancing an existing mortgage.

Your Chase Private Client Banker always considers the full picture and will connect you with a Business Relationship Manager or Home Lending Advisor when the moment is right.

Where your Chase relationship goes further

Your relationship can extend beyond Chase Private Client to include credit cards, rewards, travel and other unique experiences.

Credit Cards

Chase offers some of the most rewarding credit cards available, each built around the ways you spend and live. Earn cash back or Chase Ultimate Rewards® points, redeemable for travel, gift cards and statement credits.

Reward your lifestyle with Chase Sapphire Reserve®

Take advantage of a suite of travel benefits—including access to our award-winning lounges—plus travel protections, dining experience and lifestyle benefits to help you live your best life. Special offers and bonus points may be available. Talk to your banker or visit chase.com/sapphire to learn more.

Chase Ultimate Rewards

Our premier rewards program that lets you earn points on every purchase and redeem for cash back, travel, gift cards and more.

Chase Travel

Wherever you're headed, Chase Travel gets you there in style with access to luxury hotel collections, global flights, cruises and more.

Save on Monthly Service Fees with Chase Private Client

Link qualifying personal deposit and investment accounts to your Chase Private Client Checking℠[1] account to help meet the $150,000+ balance requirement to waive the $35 Monthly Service Fee.

Plus, when you link other qualifying deposit accounts, those accounts will have their Monthly Service Fees[1] waived—enabling you and your family to save money and enjoy more value from your Chase Private Client relationship.

The strength of J.P. Morgan Chase

Benefit from world-class insights, research and resources to help navigate complex markets and the ever-evolving financial landscape.

$7T+
In client assets entrusted to us by people like you

225+
Years of expertise managing client wealth through changing markets

160+
Countries we operate in around the globe

Awards

#1 Global Research Firm
(Extel 2025)

#1 Global Equity Research Team
(Extel 2025)

#1 Global Fixed-Income Research Team
(Extel 2025)

#1 in Customer Satisfaction with Mobile Banking Apps among National Banks
(JD Power[16])

Source: JPMorganChase 2025 Annual Report, unless otherwise noted. $7T+ represents assets under management, as well as custody, brokerage and administration. See https://www.jpmorgan.com/about-us/corporate-news/2025/2025-extel-global-research-rankings-award.

JPMorganChase Tower
New York, NY

IMPORTANT INFORMATION

[1]Chase Private Client Checking℠: There is a $35 Monthly Service Fee for Chase Private Client Checking OR $0 when you have any ONE of the following during each statement period: $150,000+ average beginning day balance in this account, or in combination with any other qualifying personal deposits or investments, OR link this account to a qualifying checking account. New and converted accounts will not be charged a Monthly Service Fee for at least the first two statement periods. After that the Monthly Service Fee will apply unless you meet one of the ways to avoid the Monthly Service Fee each statement period (if applicable).

Product terms subject to change. For more information, please see a banker or visit chase.com/checking.

Qualifying personal deposits include balances in this account and up to an additional nine of the following: Chase Private Client Checking℠, Chase Sapphire® Checking, Chase Premier Plus Checking℠, Chase Total Checking®, Chase Secure Checking℠, and Chase College Checking℠ accounts. Balances from any of the following are also included: Chase First Checking℠, Chase High School Checking℠, J.P. Morgan Private Client Savings, Chase Private Client Savings℠, Chase Premier Savings℠, Chase Savings℠, CDs, as well as certain Chase Retirement CDs or Chase Retirement Money Market accounts.

Qualifying investments include balances in certain investment and annuity products offered through JPMorgan Chase & Co. and its affiliates and agencies. We use daily balances for most investment products. Some third-party providers report balances on a periodic basis and we will use the most current balance reported to calculate the average beginning day balance. Balances in 529 plans, donor-advised funds, and certain retirement plan investment accounts do not qualify.

Qualifying linked checking accounts include J.P. Morgan Private Client Checking Plus, J.P. Morgan Classic Checking, Chase Private Client Checking℠, or Chase Platinum Business Checking℠. For personal accounts, there must be a common owner. For business accounts, the owner of the linked personal account must be a direct owner of the business and signer on the business account.

[2]Customers who work with a J.P. Morgan advisor in a Chase branch or J.P. Morgan Financial Center generally intend to invest $100,000 or more.

[3]Chase Mobile® app is available for select mobile devices. Message and data rates may apply.

[4]There is no Chase fee at non-Chase ATMs. Chase will refund ATM Surcharge Fees charged by the ATM owner/network. This benefit will begin the next business day after opening the account or changing to this product. Some ATM owners/networks do not identify these Surcharge Fees in the information they send to us and, as a result, we may not automatically refund the fee. If for any reason the refund is not processed, please contact us. There is no Foreign Exchange Rate Adjustment Fee when conducting transactions in a foreign currency. If you choose to convert an international transaction to U.S. dollars at either an ATM or on a purchase, foreign currency commissions and fees included in the exchange rate charged by third parties are excluded from Chase Surcharge Fee reimbursements. The "No Chase Fee" benefit applies based on your account having this benefit when the debit card or ATM transaction is posted on the account.

[5]For wire transfers, the "No Chase Fee" benefit applies to the Wire Transfer Fees section listed on the Fee Schedule of the Additional Banking Services and Fees, which can be found at chase.com/disclosures, and does not apply to the spread we include in the foreign currency exchange rate. Financial institutions may deduct processing fees and/or charges from the amount of the incoming or outgoing wire transfers, including on returned wire transfers. Any deductions taken by us, and our affiliates, may include processing fees charged by Chase.

[6]This benefit will begin the next business day after opening the account or changing to this product. The "No Chase Fee" benefit applies based on your account having this benefit when the debit card or ATM transaction is posted on the account.

[7]No Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

[8]Chase QuickDeposit℠ is subject to deposit limits and funds are typically available by next business day. Deposit limits may change at any time. Other restrictions apply. See chase.com/QuickDeposit or the Chase Mobile® app for eligible mobile devices, limitations, terms, conditions and details. Chase Mobile app is available for select mobile devices. Enroll on the Chase Mobile app. Message and data rates may apply.

[9]Enrollment in Zelle® at a participating financial institution using an eligible U.S. checking or savings account is required to use the service. Chase customers may not enroll using savings accounts; an eligible Chase consumer or business checking account is required, and may have its own account fees. Consult your account agreement. Funds are typically made available in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle® (go to enroll.zellepay.com to view participating banks). Select transactions could take up to 3 business days. Enroll on the Chase Mobile® app or Chase Online℠. Limitations may apply. Message and data rates may apply.

Zelle® is intended for payments to recipients you know and trust and is not intended for the purchase of goods from retailers, online marketplaces or through social media posts. Neither Zelle® nor Chase provide protection if you make a purchase of goods using Zelle® and then do not receive them or receive them damaged or not as described or expected. In case of errors or questions about your electronic funds transfers, including information on reimbursement for fraudulent Zelle® payments, see your account agreement. Neither Chase nor Zelle® offers reimbursement for authorized payments you make using Zelle®, except for a limited reimbursement program that applies for certain imposter scams where you sent money with Zelle®. This reimbursement program is not required by law and may be modified or discontinued at any time.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

[10]Account Alerts: There's no charge from Chase, but message and data rates may apply. Delivery of alerts may be delayed for various reasons, including service outages affecting your phone, wireless or internet provider; technology failures; and system capacity limitations. Any time you review your balance, keep in mind it may not reflect all transactions including recent debit card transactions or checks you have written.

[11]Special Provisions for Card Transactions (Zero Liability Protection): Chase will reimburse unauthorized debit card transactions when reported promptly. Certain limitations apply. See Deposit Account Agreement for details.

[12]As a Chase Private Client, you receive a rate discount of 0.25% off standard auto financing rates when you apply through JPMorgan Chase Bank, N.A. ("Chase") using chase.com. Not available for applications submitted to a dealer, or through other websites. The rate discount is automatically reflected in your approval APR. Rate discounts are subject to change at any time, and are not available for the purchase of certain vehicle brands, or for lease buyouts.

To finance a new or used car with your dealer through Chase, you must purchase your car from a dealer in the Chase network. The dealer will be the original creditor and assign the financing to Chase. All applications are subject to credit approval by Chase. Additional terms and conditions apply, such as vehicle make, age and mileage.

[13]Chase Platinum Business Checking℠ ("Platinum Checking"): There is a $95 Monthly Service Fee that we'll waive if you meet either of these requirements: (A) Maintain an average beginning day balance of $100,000 or more in any combination of eligible linked Chase Business Premier Savings℠, business CDs, other Platinum Checking and/or qualifying investment accounts (the linked business accounts must share a common business owner) or (B) Maintain an average beginning day balance of $50,000 or more when linked to a Chase Private Client Checking℠, JPMorgan Classic Checking or Private Client Checking Plus account (the linked personal account owner must be a signer and direct business owner listed on the Platinum Checking account). Additional fees for certain transactions and cash deposits may apply. Linking accounts for pricing purposes does not provide overdraft protection, which must be requested separately.

For full Platinum Checking product details and fees, please review the Additional Banking Services and Fees for Business Accounts at chase.com/business/disclosures or visit a Chase branch. This information is subject to change.

[14]Chase Business Complete Checking® ("Complete Checking"): There is a $15 Monthly Service Fee (MSF) that we'll waive if you meet any of these qualifying activities for each Complete Checking account in a monthly statement period: (A) Maintain a linked personal Chase Private Client Checking℠, JPMorgan Classic Checking or Private Client Checking Plus account (the linked personal account owner must be a signer and direct business owner listed on the Complete Checking account), (B) Meet Chase Military Banking requirements or (C) Fulfill at least $2,000 in one Qualifying Activity shown below.

Qualifying Activities: (1) $2,000 Minimum Daily Ending Balance for Complete Checking each business day during the monthly statement period (excluding the last business day); (2) $2,000 Chase Payment Solutions® deposits into Complete Checking (net of chargebacks, refunds, or other adjustments) at least one day before the end of the Complete Checking monthly statement period, using one or more of the following: Chase QuickAccept®, InstaMed® Patient Payments and InstaMed Patient Portal and/or other eligible Chase Payment Solutions products. Eligible deposits must be made from a Chase Payment Solutions account associated with the same business as your Complete Checking account. The cutoff time for eligible deposits is 11:59 p.m. ET one day prior to the last day of your Complete Checking monthly statement period. Deposits are subject to limits, verification, fraud monitoring, and other restrictions; or (3) $2,000 Chase Ink® and/or Chase Sapphire Reserve for Business® card eligible purchases in the most recent monthly card billing cycle, which may be different than your Complete Checking monthly statement period. Eligible purchases must be made using card(s) associated with the same business as your Complete Checking account, and must be eligible to earn Chase Ultimate Rewards® points.

Additional fees for certain transactions and cash deposits may apply. For full Complete Checking product details and fees, please review the Additional Banking Services and Fees for Business Accounts at chase.com/business/disclosures or visit a Chase branch. This information is subject to change. QuickAccept is not available in U.S. territories or outside the U.S. QuickAccept usage subject to eligibility, terms of service, monitoring and further review. QuickAccept is not available to all businesses. Message and data rates may apply from your service provider.

[15]**Existing balance requirements:** Under the Relationship Pricing Program, participating customers with existing eligible Chase and J.P. Morgan deposit accounts and/or J.P. Morgan Wealth Management accounts can save off the standard mortgage rate. For Adjustable-Rate Mortgages the rate discount will apply during the initial rate period only. Talk with a Chase Home Lending Advisor or visit chase.com/relationshipoffers for the rate discounts currently available. Any existing funds and/or investments funds (including funds used for down payment) that exit your accounts prior to closing will be deducted from your eligible balance amount. Chase employees are not eligible for the existing balance rate discount. Talk with a Home Lending Advisor for more information.

New money requirements: Additional rate discounts are available under the Relationship Pricing Program, based on the new deposit and/or investment assets transferred to Chase and/or J.P. Morgan Wealth Management accounts and the mortgage loan amount. For Adjustable-Rate Mortgages the rate discount will apply during the initial rate period only. Existing deposit and/or investment assets held with JPMorgan Chase & Co. and any of its affiliates are not eligible. Funds previously held at JPMorgan Chase & Co. or any of its affiliates may also not be eligible. Any existing funds or new deposit and/or investments funds (including funds used for down payment) that exit your accounts prior to closing will be deducted from your eligible transfer amount (you will not be penalized for changes in market value). If the loan amount changes prior to closing, the rate discount will be adjusted accordingly. Funds that settle in a customer's deposit and/or investment accounts 14 calendar days or more prior to completion of a mortgage application are not eligible for the new money discount. New money funds cannot be used for more than one loan.

Combined discount: You can qualify for both the existing balance discount and the new money discount. However, new money deposit and/or investment funds cannot be applied to both discounts. The rate discount for the existing balance or the employee mortgage rate discount, combined with the net new money discount is capped at a max percentage; please talk with a Home Lending Advisor for the current cap.

Loan Closing: If the funds needed to qualify for the existing balance discount and/or the new money discount are not in the customer's account at least 10 calendar days prior to the scheduled closing date, the customer can choose to close the loan without the rate discount or extend the closing date, for which a fee may be charged. Customer may qualify for a post-close rate discount if funds are received and settled within 30 days of closing. Post-close rate discounts may not be available to all customers and may be lower than discounts available prior to closing. The customer must sign a rate change modification to receive the post-close discount and will not receive a refund of any interest paid prior to a rate change taking effect.

Account eligibility: Qualifying personal banking and/or investment balances will be used in determining the appropriate mortgage rate discount. However, business, deferred compensation, student, custodial, 529 college savings, donor-advised funds, select retirement accounts and non-vested RSU accounts do not qualify. This is not intended as an exhaustive list of eligible or ineligible accounts, which are subject to change; please talk with a Home Lending Advisor.

Chase reserves the right to amend, terminate or withdraw the rate discount at any time without prior notice. Bank deposit accounts, such as checking and savings, may be subject to approval. Deposit and home lending products provided by JPMorgan Chase Bank, N.A. Member FDIC.

[16]Chase received the highest score in JD Power 2026 U.S. Banking Mobile App Satisfaction Study, which measures customers' satisfaction with financial institutions mobile applications for banking account management. Visit jdpower.com/awards for more details.

J.P. Morgan Wealth Management is a business of JPMorgan Chase & Co., which offers investment products and services through J.P. Morgan Securities LLC (JPMS), a registered broker-dealer and investment adviser, member **FINRA** and **SIPC**. Insurance products are made available through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. Certain custody and other services are provided by JPMorgan Chase Bank, N.A. (JPMCB). JPMS, CIA and JPMCB are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states.

JPMorgan Chase & Co., its affiliates and employees do not provide tax, legal or accounting advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal and accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any financial transaction.

Investing involves market risk including possible loss of principal, and there is no guarantee that investment objectives will be achieved. **Past performance is not a guarantee of future results.**

Diversification and asset allocation does not ensure a profit or protect against loss.

"Chase Private Client" is the brand name for a banking and investment product and service offering, requiring a Chase Private Client Checking account.

Bank deposit accounts, such as checking and savings, may be subject to approval.

All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply.

EQUAL HOUSING OPPORTUNITY

Deposit, credit card and lending products provided by JPMorgan Chase Bank, N.A. Member FDIC. Equal Opportunity Lender.

PRIVATE CLIENT