

# YOU INVEST<sup>SM</sup>

by J.P.Morgan

## GETTING STARTED

# Open a You Invest Joint Brokerage Account

IT ONLY TAKES MINUTES TO OPEN A BROKERAGE ACCOUNT

## BEFORE YOU START

Have the following ready for both you and your co-applicant:

- **A different Chase online profile for each applicant:** If either of you don't have one, you should enroll [here](#).
- **Personal info:** We'll need your U.S. home address, Social Security number and other information. We'll be able to pre-fill some of this info for you if you're an existing customer.

## CO-APPLICANT A INSTRUCTIONS

1. Navigate to the **"Getting Started"** page.
  - Go to: YouInvest.com > You Invest Trade > Open brokerage.
2. Choose **"Joint"** for the account type.
3. Choose the account type that fits your needs:
  - **Joint Tenants with Right of Survivorship (JTWROS)**  
The most common account type. Both you and co-applicant will have equal interest in account assets. Upon the death of a joint tenant, the ownership of the assets is retained by the surviving joint owner. This account is not available to Louisiana residents.
  - **Joint Tenants in Common (TIC)**  
Those on this account have equal interest in account assets. If an account holder dies, their share of the assets will be inherited by their estate or beneficiary while the surviving tenant will continue to own their share.
  - **Joint with Community Property (CP)**  
An account for married couples. You and co-applicant will have equal interest in account assets. If an account holder dies, their assets will be inherited by their estate or beneficiary depending on the law of their home state. This account is only available in Washington, Idaho, Wisconsin, California, Nevada, New Mexico, Arizona, Texas and Louisiana.
4. Tell us if your co-applicant is currently with you.

### 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

5. Tell us about yourself, your job and your finances.
  - If you're already a Chase customer, we'll fill in some of your details to save you time. (You can update them if anything has changed.)
6. **Optional:** Add a Trusted Contact Person (TCP\*).
  - \*Both Co-applicant A and B will have the same TCP. However, only Co-applicant A can add a TCP during the account opening process. Once your account is open, either applicant can change the TCP.
7. Review and accept the agreements and disclosures.

#### **BEFORE YOU GO, WE'LL NEED TO CONNECT YOUR APPLICATION TO CO-APPLICANT B.**

8. Give us your co-applicant's chase.com username if you have that info or tell us other details. Either way, we'll send them an email.
9. Have them follow the instructions below to continue via email. (Or, if you're together and both have a Chase online profile, continue the application by just following the instructions on the screen.)

#### **CO-APPLICANT B INSTRUCTIONS**

- Co-applicant B, you should have received an email from us.
  - Open the email and go to the link provided, which will take you to the "Getting Started" page.
  - Sign in or create your Chase online profile.
  - Follow the same steps listed above for Co-applicant A.
    - Keep in mind, as Co-applicant B, you can review the Trusted Contact Person (TCP) Co-applicant A chose, but you can't add a TCP or change it during the application process. TCPs can be changed by either applicant after the account is opened.
10. That's it! You've successfully applied for a joint brokerage account once both applicants have completed your parts of the application. We'll review your application within 1 business day and email you once your investment account is open.

Please consult your tax advisor and/or IRS Publication 590-A for additional information concerning excess contributions, applicability of the 6% tax and available correction methods.

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved.

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