

YOU INVESTSM

by J.P.Morgan

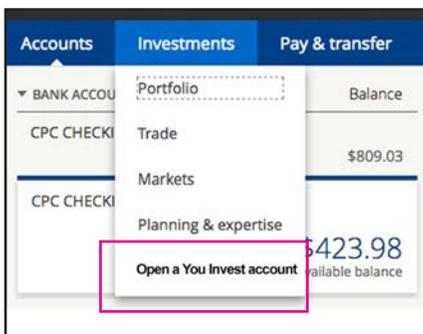
GETTING STARTED

Open Your Investment Account

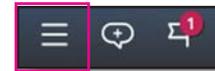
IT TAKES JUST A FEW MINUTES TO START OPENING YOUR NEW YOU INVESTSM TRADE ACCOUNT.

We make it easy to open a You Invest account:

If you're already a Chase client, you can sign in at chase.com or in the Chase mobile app. If you're new to Chase, go to chase.com and then follow the instructions to open your investment account from there. Have your valid Social Security number and U.S. home address handy. (We might also ask for your driver's license information.)



1) Go to the ☰ Main Menu, and choose "Open a You Invest account."



2) Choose the account that fits your goals:

- **Brokerage:** With this individual or joint taxable brokerage account, you get a flexible investing experience with no trade or balance minimums.
- **Roth IRA:** With this retirement account, you may be able to contribute after-tax dollars.¹ Plus, you don't have to pay federal tax on qualified distributions.²
- **Traditional IRA:** With this retirement account, your contributions may be tax-deductible,³ but you will likely have to pay taxes when you withdraw your money.

¹ You cannot deduct contributions to a Roth IRA. Your Roth IRA contribution may be limited based on your filing status and income. Please refer to the IRS website for applicable limits: <http://www.irs.gov/retirement-plans/ira-deduction-limits>.

² A "qualified distribution" is any payment or distribution from your Roth IRA that meets the following requirements: 1) It is made after the 5-year period beginning with the first taxable year for which a contribution was made to a Roth IRA set up for your benefit, and 2) The payment or distribution is: a) Made on or after the date you reach age 59½, b) Made because you are disabled (as described in IRS Publication 590-B), c) Made to a beneficiary or to your estate after your death, or d) One that meets the requirements listed for first home purchase (as described in IRS Publication 590-B) up to a \$10,000 lifetime limit.

³ Deductibility may be limited if you (or your spouse, if you are married) are covered by a retirement plan at work and your income exceeds certain levels. Please refer to the IRS website for applicable limits: <http://www.irs.gov/retirement-plans/ira-deduction-limits>.

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



3) Tell us a little about yourself, your job and your finances.

- If you're already a Chase client, we'll fill in some of your details to save you time. (You can update them if anything has changed.)

4) Add a Trusted Contact Person and a beneficiary.* You can always add or change these later.

(See **"Customize Your Profile and Access Your Documents"** to learn more about how naming a TCP and a beneficiary can help protect your account in case something happens to you.)

5) Review and accept the agreements and disclosures.

6) Set up funding. You can move money into your new account several different ways:

- Transfer cash directly from your Chase or linked external savings, checking or money market account.
- Once your account is open, you can set up an account transfer from an external institution or roll over assets from an employer-sponsored retirement plan.

(See **"Fund Your Brokerage Account"** or **"Make Contributions to Your IRA"** for more information.)

7) Check that all your information looks OK, and choose **"Submit."** We'll email you when your account is open.

*An IRA beneficiary is designated for an IRA; a Transfer on Death beneficiary is designated for a brokerage account.

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