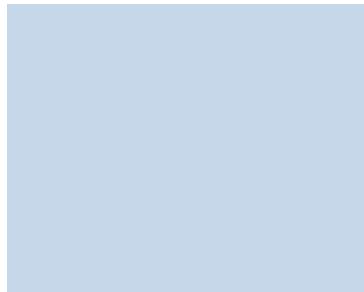


Invest With A Plan

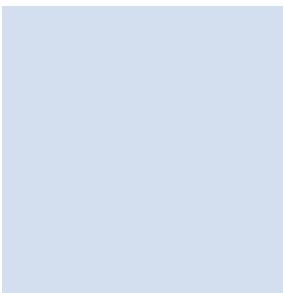
A process to help you achieve what's
important to you and your family



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



Successful investing is more than just choosing investments — it's also about adapting to change while staying focused on your goals.



Build on your success

Am I saving enough? Can I maintain my lifestyle when I retire? What's the best way to pay for my children's education? How can I invest for growth while protecting my family's assets?

No matter how much you've achieved in life, you still need to make smart investing decisions. With our long heritage of helping individuals, families and institutions with their financial needs, we believe that smart investing begins with a personalized plan.

Our approach starts with a Customized Financial Analysis¹, a consolidated financial picture based on information you provide. Working with a J.P. Morgan Financial Advisor, you look at the risks and potential rewards of different strategies to help you better understand your choices and make more informed decisions.

Planning with a J.P. Morgan Financial Advisor also helps you make the most of opportunities and manage the impact of change. Once you've designed an investment strategy around your personal needs and goals, we can review your progress periodically and make adjustments, so you can feel more confident that you're taking the right steps for your family's future.

GLOBAL EXPERTISE OF J.P. MORGAN

With more than 160 years of investment experience and \$1.7 trillion in assets under management², J.P. Morgan offers the benefit of global resources and in-depth expertise that few other firms can match. Working with our J.P. Morgan Financial Advisors, you can draw on the full breadth of our insights and capabilities to plan your personal investment strategy.

¹The Customized Financial Analysis referenced is a tool that provides an additional resource in the evaluation of the potential risks and returns of investment choices. The projections or other information generated by the Customized Financial Analysis regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.

²JPMorgan Chase; J.P. Morgan Asset Management as of 12/31/2016

A customized analysis

Our planning process includes a Customized Financial Analysis that provides the information for you to make better personal and financial decisions, build a well-rounded investment strategy, and keep that strategy current as your needs change over time.

A J.P. Morgan Financial Advisor works with you to gain an understanding of your personal and family circumstances, your financial assets and liabilities, and your short-term and long-term goals so you can explore the ways to achieve what's most important to you and your family.

The result is a personalized analysis, based on the information you provide, that systematically analyzes the risks and potential rewards of different decisions, gives you clear, actionable information, and enables us to compare strategies together to help you achieve your goals.





A Customized
Financial Analysis
shows you the risks
and potential rewards
of your important
financial decisions.

See where you stand today

The first step is to meet with a J.P. Morgan Financial Advisor, who will get to know you and understand your financial life by reviewing your financial statements and asking a series of questions about your family, your goals and your finances.



Personal information

We learn more about you and your family.



Financial goals

Your short-term and long-term goals will drive your investment strategy.



Family changes

A new child or an inheritance can have a big impact on your finances.



Net worth

We look at your current investments and other assets or liabilities.



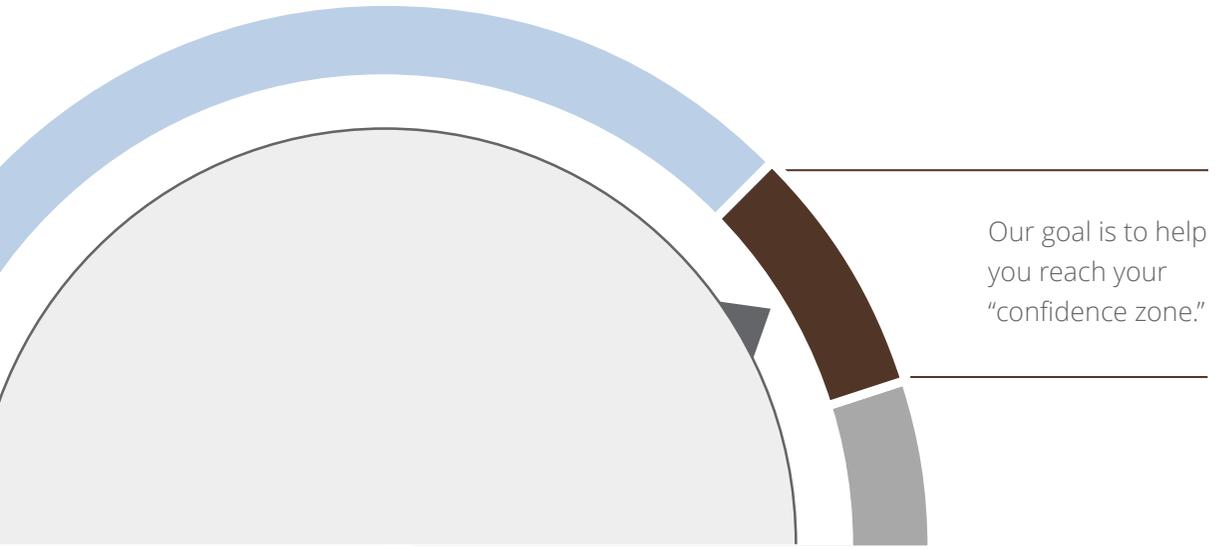
Current portfolio

Your financial statements show us how your assets are now invested.



Risk tolerance

A questionnaire helps us understand your tolerance for market volatility.

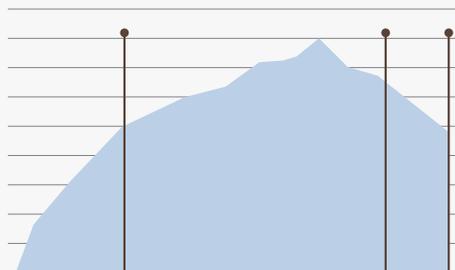


Review your probability of success

With the information you've provided, we use a variety of methods to assess how likely you are to achieve your goals. If your probability of success is too low, you can revise your plan. If you're currently on track to more than meet your goal, you may want to consider spending more money. Our goal is to help you reach your "confidence zone," where you can feel confident you are better prepared for the future.

Total portfolio forecast

Using average returns, we show you how the value of your investments might increase and decrease as you invest and then withdraw the assets you need for retirement and other goals.

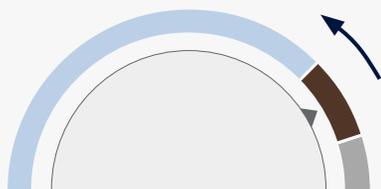


Explore “what if” scenarios

You may need to make adjustments to your lifestyle to achieve your long-term goals, and we recognize that your financial needs will change over time. As part of our relationship, we will help you understand how these life decisions can affect your financial situation. As part of our personalized planning process, we can measure the impact of scenarios like these:

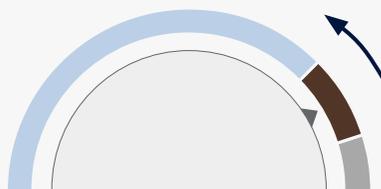
Retire early

We evaluate whether your resources can support an early retirement.



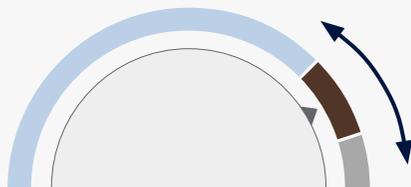
Buy a second home

Find out if you can afford that second home you've been dreaming of.



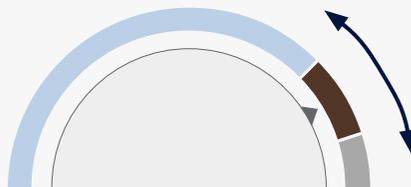
Optimize Social Security

We show you how to maximize Social Security payments over your lifetime.



Change asset allocation

Revising your investment strategy can make a big difference.



Establish a plan of action

Your Customized Financial Analysis provides key insights to help build an investment portfolio designed to help you achieve your personal and family goals.



Asset allocation

We compare the potential returns and risks of a target portfolio with your current investments.



Investment selection

We draw on the global investment resources of J.P. Morgan to recommend investments in each asset class.



Portfolio updates

A J.P. Morgan Financial Advisor meets with you to keep you informed of your progress toward your financial goals.



Research and insights

As a client, you can gain access to the planning and retirement advice, market perspectives and economic outlooks of J.P. Morgan.

A long-term strategy
can bring discipline and
focus to your investing.



A disciplined approach

Once you develop your investment strategy, it's important to implement it consistently.

We work closely with you to plan and implement an individualized portfolio that brings discipline and focus to your long-term investing.

Our suite of investment strategies includes our managed portfolio, which draws on the expertise of our investment professionals around the world to help implement your strategy through long-term and short-term asset allocation, rigorous manager research and oversight, systematic portfolio construction and regular rebalancing.

Also available to you are timely investment strategies based on our high-conviction ideas, so you can complement a managed portfolio with stocks, bonds, mutual funds, exchange-traded funds (ETFs) and other investments.

As part of our relationship, we will revisit your plan periodically to review your investment strategy and make sure you are still on track toward achieving your goals.



HOW TO GET STARTED

Speak with a J.P. Morgan Financial Advisor to learn how a Customized Financial Analysis and the investment expertise of J.P. Morgan can help you feel more confident about your financial future.

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

Asset allocation/diversification does not guarantee a profit or protect against a loss.

Investment products and services are offered through **J.P. Morgan Securities LLC** (JPMS), a member of FINRA and SIPC. Annuities are made available through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. JPMS and CIA are affiliates of JPMorgan Chase Bank, N.A. Products not available in all states.

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