

## Retail Investing With JPMC

### IRA (Traditional & Roth)

**Description:** IRAs are individual retirement accounts for individuals with taxable compensation who are planning for retirement. A Traditional IRA allows potentially tax-deductible contributions and tax-deferred earnings, while a Roth IRA accepts after-tax contributions with tax-deferred—and potentially tax-free—withdrawals. Chase **Ideal for:** Individuals seeking tax-advantaged retirement savings—those preferring immediate tax deductions (Traditional) or tax-free retirement income (Roth). **Approximate Monthly Income:**  $\geq \$2,500$  (to contribute \$500–\$700 monthly toward annual limits).

### Brokerage Account

**Description:** Invest in thousands of securities—including stocks, ETFs, mutual funds and options—through a self-directed brokerage account with \$0 commissions on U.S.-listed trades. Chase **Ideal for:** Do-it-yourself investors seeking broad market access and low-cost trading. **Approximate Monthly Income:**  $\geq \$3,000$  (to build and maintain a diversified portfolio).

### 529 College Savings Plan

**Description:** Tax-advantaged savings plan to invest toward future education expenses for you or your beneficiaries. **Ideal for:** Parents, guardians or anyone saving for education costs who wants tax-free growth and withdrawals for qualified expenses. **Approximate Monthly Income:**  $\geq \$2,000$  (to support regular contributions toward long-term goals).

## Investment Products

### Mutual Funds

**Description:** Professionally managed pools of securities—such as stocks, bonds and other assets—designed for diversification and professional oversight. Chase **Ideal for:** Investors seeking broad exposure without selecting individual securities. **Approximate Monthly Income:**  $\geq \$4,000$  (to meaningfully allocate across multiple fund strategies).

## Stocks

**Description:** Direct ownership in publicly traded companies, allowing portfolio customization and potential growth participation. Chase **Ideal for:** Investors comfortable analyzing companies and tolerating market volatility for growth opportunities. **Approximate Monthly Income:** ≥ \$4,000.

## ETFs

**Description:** Exchange-traded funds that combine the diversification of mutual funds with the intraday liquidity of stocks. Chase **Ideal for:** Cost-conscious investors seeking diversified exposure with flexible trading. **Approximate Monthly Income:** ≥ \$3,500.

## Money Market Funds

**Description:** Mutual funds investing in short-term, high-quality debt instruments, offering liquidity and modest returns. Chase **Ideal for:** Conservative investors parking excess cash with yields above traditional savings accounts. **Approximate Monthly Income:** ≥ \$2,000.

## Brokered CDs

**Description:** Certificates of deposit purchased through a brokerage, providing fixed interest rates over set terms. Chase **Ideal for:** Investors seeking guaranteed returns and FDIC insurance via bank-issued CDs. **Approximate Monthly Income:** ≥ \$2,500.

## Options

**Description:** Contracts granting rights to buy or sell a security at a predetermined price by a certain date, useful for hedging or income strategies. Chase **Ideal for:** Experienced investors familiar with derivatives looking to generate income or manage risk. **Approximate Monthly Income:** ≥ \$7,000.

## Fixed Income

**Description:** Investments such as bonds and CDs that provide regular interest payments and lower volatility relative to equities. Chase **Ideal for:** Income-oriented investors seeking predictable cash flows and capital preservation. **Approximate Monthly Income:** ≥ \$5,000.

## Sustainable Investing

**Description:** Strategies integrating environmental, social and governance (ESG) criteria into the investment process. Chase **Ideal for:** Investors wanting to align portfolios with personal values on sustainability and impact. **Approximate Monthly Income:** ≥ \$4,000.

## Sector Investing

**Description:** Targeted exposure to specific industry sectors (e.g., energy, healthcare, financials) to capitalize on thematic market trends. Chase **Ideal for:** Investors with strong convictions about particular sectors. **Approximate Monthly Income:**  $\geq$  \$4,000.