

RELEASE AGREEMENT

Release of Claims

I, Lei Yu (I800783), sign this Release Agreement ("Release") in exchange for the severance pay, severance-related benefits and career services described in the Notice Letter to me dated 7/16/2024 (the "Notice Letter"). The Notice Letter is incorporated into this Release by reference.

I understand that this Release will be binding on me, my heirs, assigns, representatives, and estate. I hereby release JPMorgan Chase & Co. (and any predecessor or successor entities thereof), its affiliates, subsidiaries, employees, directors, officers, representatives, administrators, agents, assigns, trustees, and any fiduciaries of any employee benefit plan (collectively, the "Company") from all liability for any claims or potential claims relating to my employment with the Company and/or the termination of my employment, subject to the exceptions listed below. I understand that "claims" includes claims I know about and claims I do not know about, as well as the continuing effects of anything that happened before I sign below.

The claims covered by this Release include, but are not limited to, claims under the following as amended, to the extent such claims may be waived or released:

- the Americans with Disabilities Act;
- Title VII of the Civil Rights Act of 1964;
- the Age Discrimination in Employment Act of 1967, as amended by the Older Workers Benefit Protection Act of 1990;
- the Employee Retirement Income Security Act of 1974 ("ERISA") including, but not limited to, breach of fiduciary duty and equitable claims arising under 1132(a)(3) of ERISA;
- the Family and Medical Leave Act;
- the National Labor Relations Act;
- the Fair Credit Reporting Act, or other federal, state, or local laws relating to background checks;
- the Worker Adjustment and Retraining Notification Act;
- the New Jersey Conscientious Employee Protection Act;
- the Financial Industry Regulatory Authority (FINRA) Rules or Regulations, including, but not limited to, any violation of FINRA reporting requirements and/or related defamation;
- any other federal, state, or local statutes or regulations, including those related to whistleblowers, discrimination, retaliation, harassment, or failure to accommodate based on any legally protected status or activity;
- federal, state, or local wage and hour laws, including, but not limited to, claims for overtime, minimum wages, premium wages, penalties, liquidated damages, or interest, to the full extent permitted by applicable law; and

The following are claims that I am not releasing:

- any claim for unemployment compensation benefits;
- any claim for Workers' Compensation benefits;
- any legal obligations of the Company to indemnify me under applicable by-laws consistent with applicable law; however, I acknowledge that I have reported in writing to the Company any business expenses I have incurred;
- any legal obligations of the Company under the terms of any award of restricted stock/units or stock options/stock appreciation rights outstanding as of the date my employment terminates;
- any claims that arise after I sign below;
- any claims under the terms of the Notice Letter;
- any claims under the terms of any pension plan or deferred compensation plan for payment of any vested benefits;
- any claims for benefits under any employee welfare plan in which I participate, all as in effect from time to time, including, but not limited to, health insurance benefits under the Consolidated Omnibus Budget Reconciliation Act;
- any claims regarding personal or business accounts I have or in the past had with the Company (including, but not limited to, mortgages, contracts of insurance, personal or business loans, personal or business lines of credit, business credit cards, margin obligations, and brokerage or investment accounts); or
- any other claim that cannot be released by private agreement under applicable law.

Agreement Not to Sue

I agree that I will not file a lawsuit or initiate any other legal proceedings for money or other relief in connection with the claims I am releasing above. Notwithstanding the foregoing, I understand that this release does not restrict me from initiating communications directly with, filing any administrative charge with, providing information or statements to, or cooperating with the JPMC Board of Directors, Congress, the Securities and Exchange Commission (SEC), the Commodity Futures Trading Commission (CFTC), the Consumer Financial Protection Bureau (CFPB), the Equal Employment Opportunity Commission (EEOC), the Occupational Safety and Health Administration (OSHA), the National Labor Relations Board (NLRB), or any other federal, state, or local government, regulatory, or law enforcement agency ("Government Agencies"), the Financial Industry Regulatory Authority (FINRA), or any other self-regulatory organization ("SRO").

However, if I do file such an administrative charge or complaint with the EEOC or a corresponding state or local fair employment agency, to the maximum extent permitted by law, I waive my right to receive any individual monetary relief from the Company or any others covered by the Release of Claims resulting from such claims or conduct, regardless of whether I or another party has filed the charge(s) or complaint(s), and in the event I obtain such monetary relief, the Company will be entitled to an offset for the payments made pursuant to this Release. However, I may receive money properly awarded by the SEC as a reward for providing information to that agency.

I understand that this Release does not prevent me from filing a lawsuit to pursue any claims that by law I cannot waive.

I agree that if a class, collective, or representative action is or has been brought against the Company and I could be a participant in such action because of my employment with the Company, I will not act as a class, collective, or representative action representative, will not be a named plaintiff, and will opt out of the class, collective, or representative action, or refrain from opting in, and I will not accept any monetary relief from the action. However, this Release does not prevent me from being a witness in any such action.

Compensation and Leaves

I agree that, if applicable, I have reported all hours that I worked for the Company, and that the Company has paid me all compensation (including without limitation all hourly pay, salary, accrued and unused vacation time, bonus, incentive, and overtime payments) that I have earned on or before the date I sign below, except for any payments to which I am entitled under the terms of the Notice Letter and continued equity vesting, if applicable, pursuant to the job elimination provision and subject to the terms and conditions of such equity awards. I also agree that I have not been denied any paid or unpaid leaves to which I am legally entitled as of the date I sign below.

As of the date I sign this Release, I represent that I have no physical or mental disability or injuries resulting from my employment with the Company that would form the basis for a Workers' Compensation claim against the Company.

Continuing Obligations, Code of Conduct

By signing below, I agree to the terms of the Notice Letter and my continuing obligations outlined below.

I understand that I continue to have certain obligations under the Company's Code of Conduct following the termination of my employment and that I may obtain a copy of the Code of Conduct from my Human Resources Business Advisor. These responsibilities include, but are not limited to, an obligation to return all Company assets in my possession, maintain the confidentiality of certain information, and refrain from insider trading based on information obtained in the course of employment by the Company.

Notwithstanding the foregoing, I understand that an employee shall not be held criminally or civilly liable under any federal or state trade secret law for the disclosure of a trade secret that: (A) is made (i) in confidence to a federal, state, or local government official, either directly or indirectly, or to an attorney and (ii) solely for the purpose of reporting or investigating suspected violation of law; or (B) is made in a complaint or other document filed in a lawsuit or other proceeding, if such filing is made under seal.

Further, I understand that, in the event that an employee files a lawsuit for retaliation by the Company for reporting a suspected violation of law, an employee may disclose the trade secret to his or her attorney and use the trade secret information in the court proceeding, if the employee: (a) files any document containing the trade secret under seal; and (b) does not disclose the trade secret, except pursuant to court order.

Subject to the confidentiality obligations discussed herein, nothing in this Release shall prohibit me from discussing the nature and scope of my employment duties with friends, family members, or prospective employers.

I agree to cooperate with any Company investigation, inquiry, or litigation, and to provide full and accurate information to the Company and its counsel with respect to any matter that relates to issues or events I may have knowledge or information about. The Company agrees to reimburse me for expenses incurred, or to be reasonably incurred, to comply with my obligations under this paragraph, subject to my submission to the Company of documentation substantiating such reasonable expenses as the Company

may require.

Additionally, subject to the exceptions set forth in the Agreement Not to Sue section, I have advised the Company, through the reporting channels set forth in the Company's Code of Conduct, of all facts of which I am aware that I believe may constitute a violation of the Company's Code of Conduct and/or the Company's legal obligations.

I understand that if I am subject to any agreement to arbitrate disputes with the Company that arbitration agreement remains in full force and effect and is not superseded by this Release.

I understand that the Company views its relationships with its employees and customers as important and valuable assets. I acknowledge that information about the Company's customers including their identities, preferences, and transactions with the Company, as well as information concerning the identity of employees of the Company, constitutes proprietary and confidential information belonging to the Company, which was assembled and developed over time through the expenditure of significant resources and substantial effort. Accordingly, during the remainder of my employment and for a period of one year after the date my employment terminates (or any longer period specified in any equity award or other agreements applicable to me), unless prohibited by state or local law, I will not, on my own behalf or on behalf of any other party, without the prior written consent of the Director of Human Resources of the Company or his or her delegate:

1. solicit, induce, or encourage any of the Company's then current employees to leave the Company or to apply for employment elsewhere;
2. hire any employee or former employee who was employed by the Company on the date my employment terminates, unless the individual's employment with the Company terminated because his or her job was eliminated, or the individual's employment with the Company has been terminated for more than six months; or
3. solicit, induce, or encourage to leave the Company, or divert or attempt to divert from doing business with the Company, any then current customers, suppliers, or other persons or entities that were serviced by me or whose names became known to me by virtue of my employment with the Company, or otherwise interfere with the relationship between the Company and such customers, suppliers, and other persons or entities. This does not apply to publicly known institutional customers that I service after my employment with the Company terminates without the use of the Company's confidential or proprietary information.

If I am bound by additional post-employment obligations to the Company set forth in other agreements I have with the Company or in policies applicable to me, including, but not limited to, incentive plans, equity awards, line of business policies, sales agreements, or other compensation/employment agreements, those restrictions and obligations remain in full force and effect, to the extent allowed by applicable law.

The terms of such equity awards (incorporated into this Release by reference) may include recapture and recovery provisions as well as non-solicitation of employees and customers and similar covenants.

I agree that I will not make any untrue statements, such that they are made with knowledge of their falsity or with reckless disregard for their truth or falsity, about the Company, verbally or in writing, including without limitation posting on Glassdoor, Indeed, LinkedIn, Facebook, Twitter, Instagram, Snapchat, TikTok, YouTube, blogs, or other public forums. Notwithstanding the foregoing, I may testify truthfully pursuant to compulsory process. I understand this Release does not prohibit or restrict me from reporting to the Company's management or directors regarding conduct I believe to be in violation of the law or

prohibit or restrict me from providing information to or cooperating with any Government Agencies or SROs.

I understand that the Company reserves the right, to the maximum extent permitted by law, to reduce payments due to me (including amounts under the Notice Letter) by any amounts that I owe to the Company, and I authorize those reductions.

Should I be requested by any private party (non-JPMorgan Chase & Co. employee), including the news media, to provide information relating to my or anyone else's employment at the Company, I shall, in advance of providing any response (to the extent lawfully permitted), and within five days of receiving any such legal demand or request, provide written notice to the Legal Department, Litigation Group at Legal.Papers.Served@jpmchase.com, so that the Company may seek to assert its rights and interests in connection with the demand or request for information. I agree to cooperate with the Company and its counsel in connection with the request for such information to the extent lawfully permitted. The Company encourages you to provide written notice in the same manner described above in this Section if an entity identified in the Agreement Not to Sue section of this Release asks you to provide information relating to your or anyone else's employment at the Company. For the avoidance of doubt, you need not notify the Company of any interactions with or disclosure to any entity identified in the Agreement Not to Sue section of this Release to the extent such notification would discourage you from sharing information.

This Release does not restrict me from communicating with any Government Agencies or SROs or otherwise participating in any investigation or proceeding that may be conducted by any Government Agencies or SROs, including providing documents or other information, without notice to the Company. The Company prohibits retaliation against any individual because they reported a concern to a Government Agency or SRO or otherwise participated in any investigation or proceeding that may be conducted by any Government Agency or SRO.

Enforcement of Release

I agree that violating my continuing obligations outlined in this Release will be considered a material breach of this Release and that in such a case it will be appropriate for the Company to take legal action to ask for money and an injunction. I agree that any injunction the Company obtains will be in addition to any money damages. I further understand that if I violate the terms of this Release, any of the severance pay and benefits I received because of this Release or the Notice Letter will stop and/or be due and owing to the Company.

I agree that, to the extent not preempted by federal law, this Release and the Notice Letter will be governed by the laws of the State of New York.

I also agree that if any of the provisions contained in this Release or the Notice Letter are found to be unenforceable by a court or other forum of competent jurisdiction, the court shall change those provisions to the extent necessary to make them enforceable or delete them, but all of the remaining provisions of this Release and the Notice Letter will remain valid and binding upon both parties.

Deadline to Return; Knowing and Voluntary Agreement

I understand and agree that I have until 10/13/2024 to sign this Release.

By signing below, I confirm that I have read this Release, understand it, agree to it, and sign it knowingly and voluntarily. I agree that I am signing this Release in exchange for benefits to which I would not otherwise be entitled. I am hereby advised to consult with an attorney of my choosing (at my own expense) prior to the execution of this Release. I agree that I have been given a reasonable period of time at least 45 calendar days to review, consider, and sign this Release. I agree that any modification, material

or otherwise, made to this Release does not restart or affect in any manner the original 45 calendar days consideration period. I understand that I may change my mind and revoke this Release within seven (7) days of signing it by delivering my revocation via e-mail to hr.centralized.transaction.group@chase.com within that seven day period. I specifically acknowledge my separation is part of a group termination. The Company has attached a disclosure of certain information provided pursuant to the Older Workers Benefit Protection Act as Exhibit A.

Entire Agreement

I understand that this Release and the Notice Letter set forth the entire agreement and fully supersede any and all prior agreements or understandings between the Company and me regarding the subject matter unless specifically noted herein. I further understand and agree that this Release and the Notice Letter may not be altered, amended, modified, superseded, canceled, or terminated except by an express written agreement signed by both the Company and me that specifically references this Release and the Notice Letter.

Lei Yu