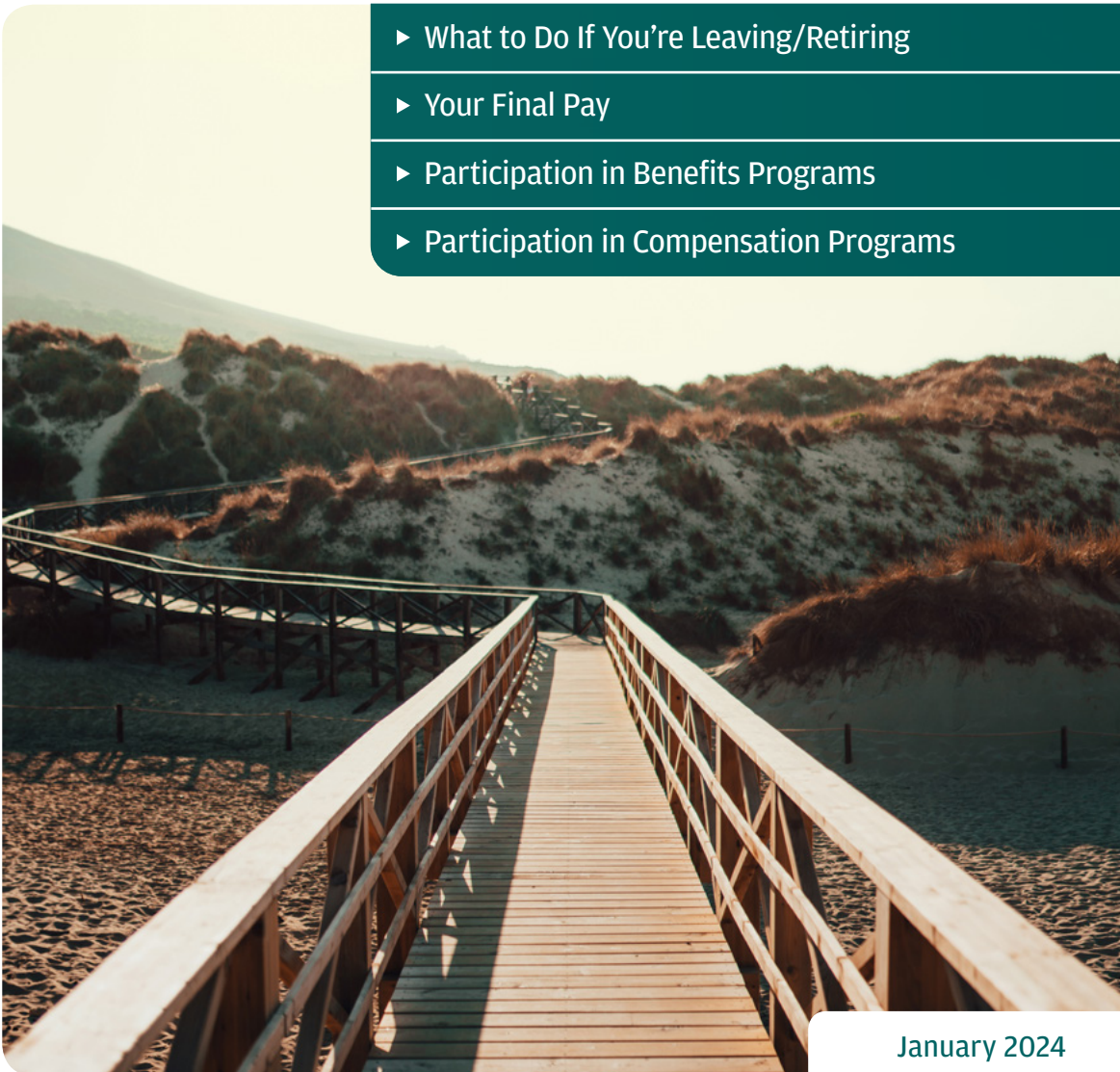


# As You Leave Guide

Benefits & Services

## INSIDE THIS GUIDE:

- ▶ What to Do If You're Leaving/Retiring
- ▶ Your Final Pay
- ▶ Participation in Benefits Programs
- ▶ Participation in Compensation Programs



January 2024

## About This Guide

We know that leaving an employer can be a big change. Which is why we've prepared this *As You Leave* Guide to help you understand the steps to take prior to your last day of work, along with how your participation in JPMorgan Chase's compensation and benefits programs may be affected when your employment ends.

The information presented in this Guide is intended for employees whose employment with JPMorgan Chase ends on or after January 1, 2024.

### Are you eligible for retiree benefits?

If you are at least age 55 with 15 years of total service, or if you are eligible to receive severance pay under the JPMorgan Chase Severance Plan due to job elimination and are at least 50 years old with 20 years of total service as of your employment end date, you may qualify for the JPMorgan Chase Retiree Benefits Program. **If you qualify, you will be sent a notice in the mail within 10 business days from your retirement date with instructions on how to make an election.** Please review the eligibility requirements and the available benefits on [pages 41–55](#).

**PLEASE NOTE:** Certain employee policies and benefits offer the same options whether you are leaving or retiring. Those benefits include: Final Pay ([page 9](#)), Spending Accounts ([page 17](#)), Insurance Coverage ([page 20](#)), Retirement Savings Program ([page 26](#)), Compensation Programs ([page 34](#)) and Education Benefit ([page 57](#)). We encourage you to read these sections no matter what your reason for leaving.

### Final Pay

Generally, you will be paid within two pay periods (about a month after your termination date), or earlier if required by state law. Your final pay will be deposited in the same manner as it was for the previous pay period. A Statement of Earnings will be available to view once your final pay has been deposited. Go to [formeremployee.jpmorganchase.com](https://formeremployee.jpmorganchase.com) and select view pay and taxes.

Legally required tax withholding and deductions, including benefit deductions, will be deducted from your final pay.

**Please note:** Even after you leave the Company, you can report actual or potential violations of the Code of Conduct, company policy, or law or regulations governing JPMC business to the toll-free Code of Conduct Reporting Hotline at 1-855-JPMCODE (1-855-576-2633) or online at [tnwgrc.com/JPMC](https://tnwgrc.com/JPMC). For more information, see [page 69](#).

## Benefits at JPMorgan Chase

Your medical, dental and vision benefits will be active until the end of the month in which your employment ends. For detailed information about the U.S. benefits plans for active employees, please see *Your JPMC Benefits Guide*, the Summary Plan Descriptions (SPDs) for the JPMorgan Chase U.S. Benefits Program.

To access the SPDs online, go to:  
[www.jpmcbenefitsguide.com](https://www.jpmcbenefitsguide.com)

To request a paper copy, call:

### HR Answers

1-877-JPMChase (1-877-576-2427)

Outside the United States: 1-212-552-5100

Hours: 8 a.m. to 7 p.m. Eastern Time  
Monday through Friday, except certain U.S. holidays

### Update Your Personal Contact Details, Access Financial Documents and Get Employment Verification After Your Last Day

- After your last day, go to the Former Employee Support Center to access important information and take action.
- As a reminder, it's important to keep your information up to date even after you leave the firm. Select the Update Personal Information widget in the Former Employee Support Center.

**PLEASE NOTE:** Managers and employees are not permitted to provide any employment information or reference related to any current or former employee, or temporary employee or contractor. Except in limited circumstances (e.g., academic purposes), JPMorgan Chase's policy is not to provide personal and/or character statements/ references, performance information, reason for an employee's termination, rehire status of former employees, or probability of continued employment for current employees.

To get employment verification after your last day: Access [formeremployee.jpmorganchase.com](https://formeremployee.jpmorganchase.com).

### Using Your Single Sign-On

To ensure the security of JPMorgan Chase's websites and tools, a Single Sign-On password is required to access important online resources including My Health and My Rewards. You will need to reset your Single Sign-On password the first time you log in after your employment ends. See [page 60](#) for instructions on how to reset your password.

# What's Inside

This *As You Leave Guide* provides the information you need when your employment with JPMorgan Chase ends. To make the transition as easy as possible, we have provided the following information:\*

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\*Full details about the plans noted in this Guide are included in the Summary Plan Descriptions noted on [page 2](#).



# Quick Reference Guide

## IN THIS SECTION:

- ▶ A checklist to help keep track of activities to complete before and after your employment ends.
- ▶ An overview of when your JPMorgan Chase benefits end.
- ▶ All contact information is provided beginning on [page 66](#).

## Actions to Take Before Your Employment Ends

ACTION	DETAILS	MORE INFO	TIMING
<input type="checkbox"/> Notify Your Manager and Agree on a Last Working Day	The firm requires certain employees at or above the level of Vice President or the equivalent to provide advance notice.  <b>To learn more about the Notice Period Policy, go to:</b> <a href="#">me@jpmc</a> > HR Policies & Standards		As soon as possible
<input type="checkbox"/> Submit Your Resignation	<b>Go to <a href="#">me@jpmc</a> &gt; Personal Information app &gt; View Employment Information &gt; click Actions to submit your resignation.</b> If you're unable to complete, your manager can submit on your behalf.		As soon as possible
<input type="checkbox"/> Speak to a Financial Coach (under JPMC's My Finances and Me benefit)	Get guidance on financial decisions (e.g., selecting a Medicare plan, if eligible, when to draw on retirement funds or start collecting Social Security, relocation considerations). Financial Coaches are available at <b>1-833-283-0031</b> Monday through Friday, from 9 a.m. to 8 p.m. Eastern Time.  <b>Note:</b> If you are age 50 or older at the time you leave the firm, you may continue to use the My Finances and Me benefit for up to 12 months following your termination date.		As soon as possible
<input type="checkbox"/> Review Your Long-Term Incentive Plan (LTIP) Details	Review the treatment of your outstanding stock awards granted under LTIP, EMEA Deferred Incentive Awards and/or Mandatory Investor Program awards.  Generally, awards are cancelled upon termination, however, Terms & Conditions allow for continued vesting in certain situations (e.g., job elimination, Full Career Eligibility [FCE]). If you are requesting FCE treatment for your awards, you must provide a 90- to 180-day notice as specified in the Terms & Conditions of the eligible award.	<a href="#">Page 36</a>	Six months prior
<input type="checkbox"/> Cancel Your Participation in Transportation Spending Accounts	You must cancel your participation in the Transportation Spending Accounts no later than the first day of the month prior to the month you leave to avoid forfeiting any contributions.	<a href="#">Page 19</a>	Two months prior
<input type="checkbox"/> Return Intellectual Property and Confidential Information	Begin returning any proprietary or confidential bank information and secure any Company-related intellectual property you have, including any third-party confidential information you access as part of your employment, such as databases and manuals.  Your obligations regarding the use of the information remain in effect after you leave JPMorgan Chase.	<a href="#">Page 64</a> <a href="#">Page 65</a>	One month prior

ACTION	DETAILS	MORE INFO	TIMING
<input type="checkbox"/> Review Your Deferred Compensation Plan	<p>Determine any impact of your termination on your balance, and/or actions required.</p> <p>For Heritage Bank One Deferred Compensation Plan: Review the plan rules to determine any action you may want to take prior to your termination.</p> <p>For JPMorgan Chase deferrals prior to 2005: You must make a distribution election within 60 days following your termination.</p>	<a href="#">Page 35</a>	One month prior
<input type="checkbox"/> Settle Your Corporate Card Balances	Settle all outstanding charges in your corporate credit cards.		One week prior
<input type="checkbox"/> Update Your Personal Contact Information	<p><b>This is a required step to receive communications and access financial information after you leave the firm.</b></p> <p>Go to: <a href="mailto:me@jpmc">me@jpmc</a> &gt; Personal Information to review and ensure your phone number, email address, home address (including zip code) and emergency contact information are entered and correct.</p> <p>After you leave the firm, continue to keep your information up to date. Go to <a href="https://formeremployee.jpmorganchase.com">formeremployee.jpmorganchase.com</a>.</p> <p>You must ensure your personal information is recorded in the HR system prior to your last day. Your hire date (mm/yy), birth date (dd/mm), last four digits of SSN or International ID and current postal code may be needed for actions such as resetting your SSO password after your employment ends.</p>		One week prior
<input type="checkbox"/> Review Your Time Away Balances	<ul style="list-style-type: none"> <li>• Biweekly paid employees should go to <a href="mailto:me@jpmc">me@jpmc</a> &gt; Time and Absences app &gt; Complete My Time Card and update your time card before your last working day.</li> <li>• Semimonthly paid employees should go to <a href="mailto:me@jpmc">me@jpmc</a> &gt; Time and Absences app to enter and validate all absences prior to your last working day.</li> </ul>		Last working day
<input type="checkbox"/> Return Your Access Card, Credit Card & Firm-Owned Equipment	Return your Access Card, keys, corporate credit and business travel cards, and all firm-owned equipment (cell phone, BlackBerry, computer, iPad, personal printer, market data services) to your manager.		Last working day
<input type="checkbox"/> Join the JPMorgan Chase Alumni Network	The JPMorgan Chase Alumni Network is the firm's official, global alumni program to help former employees with at least two years of service connect with each other and with JPMorgan Chase.	<a href="#">Page 58</a>	Last working day





ACTION	DETAILS	MORE INFO	TIMING	7
<input type="checkbox"/> Review Pension Communication (if applicable)	<p>A communication will be mailed to your home address that includes personalized information about your vested benefit (if applicable) and some of the distribution options available to you at the earliest date you can commence benefits.</p> <p><b>You do not need to wait for this communication to start the distribution process.</b> You can call or go online to My Pension to request a distribution within a few days of leaving the firm. Go to My Pension to request a distribution at any time after leaving the firm.</p>	<a href="#">Page 29</a>	Two weeks after	Quick Reference Guide
<input type="checkbox"/> Review Your Insurance	<p><b>Basic Life Insurance</b> To convert any amount of your basic life insurance to an individual policy, call Metropolitan Life Insurance Company (MetLife) <b>1-877-275-6387</b>, Option 1</p> <p><b>Retiree Life Insurance</b> Eligibility requirements are listed on <a href="#">pages 41-42</a>. If eligible, you may purchase Retiree Life Insurance. You cannot defer this coverage.</p> <p><b>Supplemental Term Life &amp; Accidental Death &amp; Dismemberment Insurance</b> To port or convert certain employee and dependent coverage amounts, call Metropolitan Life Insurance Company (MetLife). • For Conversion: <b>1-877-275-6387</b> • For Portability: <b>1-888-252-3607</b></p> <p><b>Group Personal Excess Liability Insurance Plan</b> You cannot convert or port your coverage. Your coverage ends 60 days after your last day of active employment or the end of the current policy year, whichever is sooner. Contact Marsh McLennan Agency Private Client Services (<b>1-855-426-1380</b>) for help with replacement coverage.</p> <p><b>Group Legal Services Plan</b> You have the option to continue this coverage for an additional 12 months. Contact MetLife Legal Plans at <b>1-800-821-6400</b>.</p> <p><b>Long-Term Disability and Individual Disability Insurance</b> Long-Term Disability Insurance coverage ends when your employment ends. If you participated in the Individual Disability Insurance (IDI) component of the JPMorgan Chase Long-Term Disability Plan, information about how to continue coverage will be mailed to your home address by Covala Group (the IDI benefit administrative service provider; <b>1-800-235-3551</b>).</p>	<a href="#">Page 20</a>	Within 31 days	
		<a href="#">Page 55</a>	Within 31 days	
		<a href="#">Page 21</a> <a href="#">Page 22</a>	Within 31 days	
		<a href="#">Page 23</a>	Within 31 days	
		<a href="#">Page 23</a>	Within 31 days	
		<a href="#">Page 24</a>	Within 31 days	
<input type="checkbox"/> Excess Retirement Plan and Heritage Bank One Supplemental Savings and Investment Plan	<p>If you are participating in either of the non-qualified plans, balances will be paid in either January or July of the year following your termination, in accordance with plan rules.</p>	<a href="#">Page 33</a> <a href="#">Page 29</a>	January or July of the following year of your termination	

ACTION	DETAILS	MORE INFO	TIMING
<input type="checkbox"/> Keep Your Personal Information Up to Date	<p>It's important to keep your personal information, including address, phone number, email and emergency contact up to date.</p> <p>Go to the <a href="#">Former Employee Support Center</a> and select Update Personal Information widget.</p> <p>You will be prompted to create a new password the first time you access the <a href="#">Former Employee Support Center</a> after your last day working at the firm.</p>	<a href="#">Page 60</a>	Ongoing - After you leave
<input type="checkbox"/> Access Your Financial Records	<p>Go to the <a href="#">Former Employee Support Center</a> to access your pay statements, tax forms and other important documents.</p>		Ongoing - After you leave
<input type="checkbox"/> Adhere to the Code of Conduct and Internal Policies	<p>Per the Code of Conduct (Code) and other Company policies, confidentiality requirements and insider trading restrictions continue even after employment has ended. Former employees should be aware of the requirements under the Code and under the Responsibilities of Former Employees Policy, as well as any responsibilities specific to your former role and line of business. Additionally, certain senior level employees are also prohibited from soliciting customers and JPMorgan Chase employees for one year.</p>	<a href="#">Page 64</a> <a href="#">Page 65</a>	After you leave





# Pay & Paid Time Off

## IN THIS SECTION:

- ▶ When and how you will receive your final pay.
- ▶ How paid time off is calculated.

## Final Pay

To receive your final pay, you or your manager must go online and enter the information about your termination (unless you are part of a reduction in force, in which case Human Resources must enter your termination information). Generally, you will be paid within two pay periods (about a month after your termination date), or earlier if required by state law.

Legally required tax withholding and deductions, including benefit deductions, will be deducted from your final pay. Your final pay will be deposited in the same manner as it was for the previous pay period. A Statement of Earnings will be available to view on [me@jpmc](mailto:me@jpmc). To view after your last day, go to the [Former Employee Support Center](#) and select view pay and taxes.

## Severance Pay

If you leave because your job was eliminated and you receive severance pay under the Severance Pay Plan, legally required tax withholding and deductions will be deducted from your lump-sum severance payment. Generally, you will receive your lump-sum severance payment within two pay periods following your final pay, or as soon thereafter to comply with the applicable law, provided you have signed and returned the Release Agreement.

### REMINDERS:

- Health care coverage following your job elimination is available through the Consolidated Omnibus Budget Reconciliation Act (COBRA) for the health plans in which you participated as an active employee. For information about COBRA, please see [pages 12-14](#).
- Because severance pay is not considered eligible benefits pay under the JPMorgan Chase 401(k) Savings Plan, any 401(k) Savings Plan contributions will end as of your termination date.

## Paid Time Off

### Vacation

Your final pay will include accrued and unused vacation time for which you are eligible. Generally, you accrue vacation at the rate of 1/12 of the full year's amount on the last calendar day of the month of employment, provided you are employed on the last day of the month (unless state or local law otherwise requires). While you are an active employee, you can view your current time away balances at:

me@jpmc > Time and Absences/View my Absences/Time Away

Calculation Of Vacation Accrual Examples		
See below for the approximate number of hours a full-time employee (40 hours/week) accrues per month, depending on your annual vacation eligibility (these examples may differ if you work fewer than 40 hours/week):		
3 weeks	4 weeks	5 weeks
10 hours	13.33 hours	16.66 hours

- **To calculate your monthly vacation accrual:** Multiply your annual vacation eligibility (in weeks) by your scheduled hours per week, and divide that number by 12 months. For example, if you are eligible for three weeks of vacation and work 20 hours per week, your monthly accrual would be  $(3 \times 20) / 12 = 5$  hours per month.
- **If you have used more vacation than you have accrued by your termination date:** This will be considered a salary advance and will be recovered at termination, subject to applicable law.
- **If you have been paid for any time or time away for which you are not eligible:** The overpayment amount will be counted toward your vacation allotment, unless state or local law requires differently.
- If you have additional questions about the calculation of your final pay, reference the *How is My Pay Calculated Guide* or contact HR Answers.

### Floating Holidays

You will be compensated for any earned, unused floating holidays for which you are eligible.

### Other Paid Time Off

Any other unused sources of paid time off (e.g., sick time, personal days) are not paid when you leave unless the laws in the state in which you work require payment.



# Health Care & Wellness Programs

## IN THIS SECTION:

- ▶ Continuing your employee health care coverage under COBRA.
- ▶ Using your Medical Reimbursement Account after you leave.
- ▶ Accessing the Wellness Program and the Employee Assistance Program (EAP).

## Health Care & Wellness Programs

### JPMorgan Chase Retiree Benefits Program

Access to the JPMorgan Retiree Benefits Program is available if you meet certain service requirements. Read the eligibility criteria for coverage on [page 41](#).

If you qualify, review the Retiree Medical coverage options beginning on [page 44](#).

Health care and wellness program benefits for you – and your covered dependents – end as of the last day of the month in which you leave the firm. If you are currently enrolled in the Medical Plan (including the Medical Reimbursement Account [MRA]), Dental Plan, Vision Plan or Health Care Spending Account, you may elect to continue this coverage for you and your covered dependents by enrolling in coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA).

Keep in mind that the dependent eligibility requirements still apply under COBRA. To review these requirements, go to:

**My Health > Benefits Enrollment > 2024 Benefits Resources > Dependent Eligibility Requirements**

### CONSIDERATIONS:

- If you became eligible for Medicare Part A and/or Part B while actively employed and covered by the JPMorgan Chase Medical Plan, you should sign up for Part A and/or Part B during the eight-month special enrollment period that begins the month after your termination date or your JPMorgan Chase Medical Plan coverage ends, whichever happens first. It is important to sign up for Medicare when you first become eligible or when your active employee coverage ends to avoid paying costly late-enrollment penalties.
- Carefully consider whether you should enroll in COBRA if you are eligible for Medicare. COBRA medical coverage **does not** qualify as active employee coverage. You will not be eligible for the special Medicare enrollment period when your COBRA medical coverage ends, meaning your medical coverage may lapse. For purposes of medical claim processing, COBRA will assume you are enrolled in Medicare Parts A and B, if eligible, and will not pay claim amounts it assumes Medicare is responsible for.
- You should consider all alternatives available for coverage, including your spouse's/domestic partner's employer coverage or a public health insurance exchange. Either of these types of coverage may be more cost-effective than COBRA coverage.

## Medical, Dental and Vision Coverage

If you are participating in the JPMorgan Chase Medical Plan, Dental Plan and/or Vision Plan for active employees, coverage ends on the last day of the month in which your employment with JPMorgan Chase ends. For example, whether your last day of employment is the beginning of the month (March 1), the end of the month (March 31) or any day in between, your Medical Plan coverage ends on the last day of the month (March 31). If you are participating in the Health Care Spending Account, you can incur eligible expenses through the end of the month in which your employment ends.

However, by electing COBRA, you may continue any health care coverage you had for you and/or your covered dependents prior to your termination for up to 18 months. For more information about COBRA, see below.

## COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law that allows employees and their legal spouses and children to continue employee coverage, generally for a period of 18 months after termination of employment. Under COBRA, you can continue your JPMorgan Chase active employee Medical Plan (including your MRA), Dental Plan, Vision Plan, and/or Health Care Spending Account coverage.\* Your coverage will continue under the Medical Plan coverage (Option 1 or 2, or Kaiser HMO) you participated in immediately prior to your termination.

Also under COBRA, you may elect to continue participating in certain wellness-related programs offered through a single “bundled” election, described on [page 16](#).

### Eligibility

You and your dependents must be enrolled in the applicable JPMorgan Chase active employee benefits plan at the time your employment ends in order to continue coverage under that plan through COBRA.

You do not have to participate in a JPMorgan Chase benefits plan in order to continue participating in certain wellness-related programs offered through a single “bundled” election, described on [page 16](#). These benefits are offered as a single election.

#### CONSIDERATION:

JPMorgan Chase also makes available Medical, Dental and Vision Plan continuation coverage for your covered domestic partner and his/her covered children. This coverage is similar to COBRA. The cost is the same as the COBRA rate (as described on [page 13](#) under “Cost of COBRA Coverage”). You may cover your domestic partner and his/her children under this COBRA-like coverage provided you were covering him/her (or them) under the Medical Plan, Dental Plan and/or Vision Plan immediately prior to your termination.

\*Continuation of Health Care Spending Account coverage through COBRA is available only through the end of the year of your termination date, and you can't re-elect this coverage in following years.

**Notification and Election of COBRA**

By law, JPMorgan Chase must notify you (and your eligible covered dependents) of your COBRA rights. You and your covered dependents will receive COBRA enrollment information and instructions from Alight, the company's COBRA administrator, approximately two weeks after your termination date.

You will have 60 days from the date your active employee coverage ends or you are notified of your rights to elect COBRA coverage (whichever is later) to decide whether to enroll in COBRA. If you want to continue your coverage under COBRA, you must make an active election; enrollment is not automatic.

Provided you enroll in COBRA within the 60-day enrollment period, your COBRA coverage becomes effective retroactive to the first of the month following your termination date.

**Cost of COBRA Coverage**

Generally, your cost for COBRA continuation coverage is 102% of the total premium (employee medical payroll contribution rate plus JPMorgan Chase subsidy). This means you will pay more for coverage than you did as an active employee. However, if you receive severance benefits under the Severance Pay Plan, you may be eligible for a company subsidy as described in the "COBRA and Severance Benefits" section below.

When the cost of active employee coverage is increased or changes are made to active employee coverage, the same changes are made to coverage for COBRA participants, and the cost may increase. While enrolled in COBRA benefits, you will be notified of any changes to your coverage, including the cost.

**Paying for COBRA Coverage**

You will be billed monthly. You may also submit a signed authorization to have your monthly premium deducted from a personal checking or savings account at any bank in the United States. Automatic monthly deductions are strongly encouraged to avoid loss of coverage.

**REMINDER:**

- Your first monthly payment must be made by check; you can elect automatic monthly deductions beginning with your second payment.
- If you do not pay your premium on a timely basis (even if you do not receive a bill), your coverage will be terminated (retroactively) as of the end of the month when a payment was made, and it cannot be reinstated.

**COBRA and Severance Benefits**

If you receive severance benefits under the Severance Pay Plan because your job was eliminated, you may have a company subsidy applied toward your COBRA premium for medical and dental coverage (if you elect COBRA coverage).

This subsidy allows you to pay for COBRA coverage at the same rate you would pay as an active employee, rather than at the 102% COBRA rate, for a certain period of time. Please see [page 11](#) for the implications of electing COBRA if you are Medicare-eligible. The subsidy is effective beginning the first of the month after your termination date, assuming you have signed the JPMorgan Chase Release Agreement. If you elect to enroll in COBRA coverage, you will pay the active employee rate for the lesser of:

- Six months, or
- The number of months of severance pay benefits you receive under the JPMorgan Chase Severance Pay Plan.

## COBRA and Severance Benefits (continued)

Once you reach the end of your COBRA subsidized coverage period, you will pay the full cost (102% of the total premium) for the remainder of the standard 18-month COBRA continuation period. If you are interested in obtaining coverage through a health care exchange, please be advised that you may not be able to elect this coverage at the end of your company-subsidized coverage period but may need to wait until the next enrollment period for the exchanges. For more information, please call the Health Insurance Marketplace at 1-800-318-2596.

### CONSIDERATIONS:

- Vision coverage, the Health Care Spending Account and the Wellness Incentive Program are not subsidized.
- JPMorgan Chase retains the right to revoke any COBRA subsidy provided as part of a severance agreement if, in its sole discretion, you are deemed to have engaged in misconduct or otherwise violated the company's Code of Conduct or any company policy before or during the subsidy period or if you could have been terminated for cause.

## Length of COBRA Coverage

### For Health Care Spending Account Participants

If you anticipate incurring eligible expenses later in the year, and have an unused Health Care Spending Account balance you would like to use, consider continuing to make contributions under COBRA.

For more information, see [page 17](#).

### Medicare Supplemental Coverage

You can read about Medicare on [page 50](#) or call:

Via Benefits  
1 844 448 7300

Under COBRA, you may elect to continue Medical, Dental and/or Vision coverage. You will also have access to certain wellness-related programs and the Employee Assistance Program, described on [page 16](#), for up to 18 months. You may also elect to continue contributing to the Health Care Spending Account until the end of the calendar year in which your employment ends.

### Health Care Coverage Following Termination of Employment After 24-Months of Long-Term Disability Benefit Payments

If your employment ends after receiving Long-Term Disability benefits for 24 months, you can elect to continue health care coverage under COBRA for up to an additional 18 months (except for the Health Care Spending Account, which can only be elected through the end of the calendar year in which your Long-Term Disability benefits begin).

Special rules apply for certain disabled individuals and family members. If you become eligible for disability benefits under Title II or XVI of the Social Security Act and are disabled at any time during the first 60 days of COBRA coverage, then you and your eligible dependents may be able to extend COBRA coverage for up to an additional 11 months, for a total of 29 months. You must notify HR Answers about your disability determination within 60 days of the date of the determination and before the expiration of the 18-month period.

If you became entitled to Medicare prior to your termination, the period of COBRA coverage for your spouse and dependent children lasts until the later of the 36-month period that begins on the date you became entitled to Medicare or the 18- or 29-month period that begins on your termination date.

**REMINDER:** While enrolled in COBRA continuation coverage, you will have the opportunity to change your Medical Plan elections during the annual U.S. benefits enrollment process, which generally occurs in the fall for the following calendar year. If you do not make changes, your current COBRA elections will continue to apply at the new applicable rates effective January 1, assuming that no changes are made to the available benefits options.



**When COBRA Coverage Ends**

Generally, COBRA can continue for up to 18 months (except for the Health Care Spending Account), but this coverage will end before 18 months for any of the following reasons:

- You do not make the required premium payments on a timely basis.
- You become covered under another group health plan, such as a spouse's plan, that provides coverage for pre-existing conditions.
- JPMorgan Chase no longer provides group health coverage to any of its employees.
- You become entitled to Medicare while enrolled in COBRA medical coverage (e.g., you leave prior to age 65 and do not have Medicare at the time of termination). However, if you become entitled to Medicare, your covered dependents may be eligible to continue coverage through COBRA for up to 36 months from the date of the original qualifying event. For more information about COBRA, review the COBRA materials mailed to your home following the termination of your employment, or call:

**HR Answers**

**1-877-JPMChase (1-877-576-2427)**

## Medical Reimbursement Account (MRA)

If you had a Medical Reimbursement Account (MRA) as an active employee, you can use any remaining balance in your MRA to pay for eligible out-of-pocket medical and prescription drug expenses incurred through the end of the month in which you terminate your employment or while enrolled in COBRA medical coverage.

No administrative fees are deducted from your MRA while you remain on COBRA.

If you enroll in COBRA medical coverage, you can continue to earn Wellness Funds to increase the value of your MRA. While enrolled in COBRA, you can use any remaining balance in your MRA through automatic claim or debit card payment method, whichever applies.

If you do not enroll in COBRA medical coverage, you cannot earn additional Wellness Funds beyond the end of the month in which your employment ends. You can use your existing MRA funds to pay for out-of-pocket costs incurred prior to the end of the month of your termination date, but your claim must be filed by the end of the following year. For example, if you terminate as of January 5, 2024, any out-of-pocket medical and prescription drug expenses incurred through January 31, 2024, are eligible, but you must submit a claim for reimbursement from your MRA by December 31, 2025. Any remaining MRA balance will be forfeited after December 31 of the year following your employment termination date.

For more information or to access the *MRA and/or HCSA Claim Form*, at:

**My Health > Medical, Rx, MRA & Spending Accounts > Claim and Other Forms**

## Wellness Program and Employee Assistance Program (EAP)

The JPMorgan Chase Wellness Incentive Program provides resources and services that can help you take charge of your health and make informed health decisions for you and your covered family members. The program can help you manage stress, improve your eating and exercise habits, or stop smoking.

The Employee Assistance Program (EAP) provides professional counseling and crisis support for emotional well-being and mental health.

For more information go to [My Health > Wellness Activities & Services > Go to EAP](#)

### Eligibility

Your participation in the JPMorgan Chase Wellness Incentive Program and Employee Assistance Program (EAP) ends on the last day of the month in which you leave.

If you elect COBRA Medical Plan coverage, we are required to offer you the ability to elect to continue participation in certain additional wellness-related programs. These programs are offered through a single “bundled” election. However, we strongly encourage you to consider the value in electing such programs:

- Access to the JPMorgan Chase onsite Health & Wellness Centers\*;
- Employee Assistance Program (EAP);
- Tobacco Cessation Program; and
- Wellness Screening at your doctor’s office or qualifying labs.

If you elect COBRA coverage for these bundled services, access to JPMorgan Chase’s onsite Health & Wellness Centers or Wellness Screening events is only available to former employees, although all covered dependents may access EAP counseling telephonically. Keep in mind that you would access the JPMorgan Chase onsite Health & Wellness Centers only after coordinating with the facility’s security personnel. Also, the JPMorgan Chase onsite Health & Wellness Centers\* offer limited medical services. Give careful consideration as to whether this is a service you would use.

Please note that if you elect both COBRA medical coverage and COBRA bundled coverage, you will not be charged twice for the Tobacco Cessation and Wellness Screening programs. These are already included in the medical coverage.

See [page 12](#) for more information about COBRA.

\*For Ohio residents, refer to the Vera/Central Ohio Primary Care (COPC) onsite care centers. Vera/COPC onsite care centers offer both the standard services offered by JPMorgan Chase’s onsite Health & Wellness Centers as well as primary care at no cost to the former employee.



# Spending Accounts

## IN THIS SECTION:

- ▶ Health Care Spending Account and Dependent Care Spending Account deadlines.
- ▶ When to consider continuing your Health Care Spending Account under COBRA.
- ▶ Why and how to cancel your Transportation Spending Accounts participation.

## Health Care Spending Account

You can incur eligible expenses up to the end of the month in which your employment ends. You will have until March 31 of the year following the termination of your employment to submit claims to your health care company for eligible expenses.

Be sure to submit an *MRA and/or HCSA Claim Form* to Payflex if your health care company is Aetna, or to Cigna for all other participants. Include complete documentation (dated bills, statements, etc.) verifying your expenses and the dates they were incurred as instructed on the form. You will forfeit any balance left in your account if you do not file a claim by March 31 of the year following your termination date.

For a copy of the form, go to **My Health > Medical, Rx, MRA & Spending Accounts > Claim and Other Forms**.

### COBRA Coverage

The Health Care Spending Account (HCSA) is only available for expenses incurred through the end of the month in which your employment ends unless you elect coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). You may want to consider electing COBRA coverage for your HCSA if you have a balance in your account and you anticipate incurring additional eligible expenses later in the year. Any expenses incurred prior to the end of the month in which your employment ends are eligible for reimbursement, even if you do not elect COBRA. If you elect COBRA, you can continue contributing to your account (on an after-tax basis) and incur eligible expenses until the earlier of the end of the month in which you stop contributing or the end of the calendar year in which your employment ends.

**COBRA Coverage**  
*(continued)*

**Submitting Expenses:** You will have until March 31 of the year following the year in which your employment ends to submit claims for eligible expenses.

**Reimbursement Method:** If you continue your HCSA under COBRA and also elect COBRA medical coverage, you can continue using the reimbursement method (automatic claim payment or debit card) available to you as an active employee. If you elect to continue contributing to your HCSA under COBRA but do not elect COBRA medical coverage, you must submit an *MRA and/or HCSA Claim Form* for reimbursement of expenses.

**Dependent Care Spending Account**

You can incur eligible expenses up to the date your employment ends, provided you have a balance in the **Dependent Care Spending Account (DCSA)**.

Be sure to submit a *Dependent Care Spending Account Claim Form* to your DCSA administrator – Payflex if enrolled with Aetna, or to Cigna for all other participants – along with complete documentation verifying your dependent care expenses and the dates they were incurred as instructed on the form. You will forfeit any balance left in your account as of your termination date if you do not file a claim by March 31 of the year following your termination date. Claim forms are available at **My Health > Medical, Rx, MRA & Spending Accounts > Claim and Other Forms**.

You may not continue to make contributions to the DCSA following your termination of employment.

## Transportation Spending Accounts



### Take Action:

You must cancel your participation in the Transportation Spending Accounts approximately two months before your employment ends to avoid forfeiting any contributions.

You can incur eligible expenses through your termination date. However, you must cancel your participation in the Transportation Spending Accounts no later than the first day of the month prior to the month you leave to avoid forfeiting any contributions.

Because your payroll deductions for a given month are used to fund eligible commuting expenses for the following month, cancelling participation before you leave is important. For example, October payroll contributions are used to pay for November expenses. If your employment is ending effective November 30, you should cancel your participation between September 2 and October 1 to avoid having Transportation Spending Account contributions for November deducted from your October pay.

You may not continue to make contributions to the Transportation Spending Accounts after your termination date.

**REMINDER:** For Metro-North or Long Island Railroad commuters enrolled in the “Mail and Ride” program, you must contact Metro-North or Long Island Railroad directly to cancel your commuter pass and log on to the Transportation Spending Accounts Web Center to discontinue your contributions.

For information, or to discontinue contributions to your Transportation Spending Accounts, please log in to your Transportation Spending Accounts or call:

**Transportation Spending Accounts (HealthEquity, formerly WageWorks) Call Center 1-877-924-3967**

Or visit:

**me@jpmc > My Rewards and Retirement Savings tile > Transportation Spending Accounts**

### Pay Me Back Account

If you participated in the Parking Account and have a balance in your “Pay Me Back” account, you have 180 days following the end of any month in which you participated to file a claim for reimbursement. You will forfeit any balance remaining after the claims filing deadline.

### Commuter Card

If you are using a commuter card to pay for transit expenses, any balance on the Commuter Card is forfeited after 90 days following your termination date.

If you are using a commuter card to pay for parking expenses, any balance on the Commuter Card is forfeited as of your termination date.

### Non-Working Severance Notice

If you receive a non-working severance notice, please call the Transportation Spending Accounts Call Center as soon as possible to report that you are in a non-working severance period so that your contributions can be stopped.

**IMPORTANT:** The Transportation Spending Accounts, under section 132 of the Internal Revenue Code, allow qualified transportation expenses to be excluded from an employee’s gross income. Under IRS regulations, before-tax contributions are nonrefundable to the employee under any circumstances, including termination of employment, retirement or death.



# Insurance Coverage

## IN THIS SECTION:

- ▶ Continuation of employee and dependent insurance coverage after you leave.
- ▶ Continuation of Group Personal Excess Liability coverage.
- ▶ Continuation of Group Legal Services coverage.
- ▶ Eligibility for disability benefits after you leave.

## Life Insurance Benefits

Life insurance provides a safety net for your survivors when you die. You can continue your Basic Life Insurance and Employee and/or Dependent Supplemental Term Life Insurance by contacting Metropolitan Life Insurance Company (MetLife). If you are eligible for retiree benefits (as outlined on [pages 41–42](#)), you are also eligible for Retiree Life Insurance coverage. For more information, see [page 55](#).

### Porting Versus Converting Insurance Policies

When leaving the firm, you may be able to either “port” or “convert” the group insurance policy to an individual policy. Both typically result in higher rates than a group policy, but there are differences.

- When you *convert* an insurance policy, you are not required to provide proof of insurability to receive coverage. The premium you pay is based on your age at the time of policy conversion.
- When you *port* a policy, you must provide proof of insurability to receive preferred, or less expensive, premiums. Also, the premiums generally change as you age.

For additional details, please call MetLife.

**REMINDER:** For any policies you port or convert, you must designate beneficiaries directly with MetLife.

### Company-Paid Basic Life Insurance

Your company-paid coverage under the Basic Life Insurance Plan ends on your termination date.

Within 31 days of your termination date, you may convert any portion of your Basic Life Insurance to an individual policy by contacting Metropolitan Life Insurance Company (MetLife), the plan administrator. A conversion package will be automatically sent to your mailing address following your termination of employment. Additionally, financial advisors at Barnum Financial Group (acting on behalf of MetLife) will be able to address any questions on how much to convert to an individual policy. MetLife will bill you directly.

For information, please call:

**Metropolitan Life Insurance Company (MetLife)**  
**1-877-275-6387, Option 1**



## Supplemental Term Life Insurance

Coverage under the Supplemental Term Life Insurance Plan for active employees ends on your termination date. Within 31 days of your termination date, you have the option to convert your employee and/or dependent life insurance coverage to an individual life policy or port that coverage following your termination of employment as follows:

### Employee Supplemental Life Insurance:

- You may convert the coverage to an individual policy; **OR**
- You may port the lesser of your total life insurance in effect at date of termination or up to \$2 million (in increments of \$25,000)
- You must provide MetLife evidence of insurability for any newly elected (increased) coverage amount
- If you are already at the \$2 million maximum, you may not increase your coverage.

### Dependent Spouse Supplemental Life Insurance:

- You may convert the coverage to an individual policy; **OR**
- You may port the minimum of \$2,500 (\$10,000 when porting Dependent Spouse life insurance alone) to a maximum of the lesser of your total dependent spouse life insurance in effect at date of termination, or \$300,000
- You must provide MetLife evidence of insurability for any newly elected (increase) coverage amount.

### Dependent Child Supplemental Life Insurance:

- You may convert the coverage to an individual policy; **OR**
- You may port your dependent child supplemental life insurance coverage at a minimum of \$1,000 to a maximum of the lesser of the total amount in effect at the date of termination or \$20,000.

For information, please call:

**Metropolitan Life Insurance Company (MetLife)**  
**1-877-275-6387, Option 1 to discuss Conversion**  
**1-888-252-3607, to discuss Portability**

## Beneficiary Designations

Any life insurance beneficiary designations made as an active employee will no longer apply if you opt to convert or port any of these benefits into an individual policy. You must provide new beneficiary designations to MetLife.

## Accidental Death and Dismemberment (AD&D) Insurance

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Coverage under the Accidental Death and Dismemberment (AD&D) Insurance Plan for active employees ends on your termination date.

You may port up to \$2 million of your employee AD&D coverage with Metropolitan Life Insurance Company (MetLife) within 31 days of your termination date.

When you leave JPMorgan Chase, you may increase the amount of your portable AD&D coverage in increments of \$25,000, up to a maximum of \$2 million.

You may also port any dependent AD&D coverage, but only if you elect to port your employee AD&D coverage. Financial advisors at Barnum Financial Group (acting on behalf of MetLife) will also be able to address any questions on how much AD&D coverage to port for you and/or your dependents. When you port your coverage(s), MetLife will bill you directly.

For information, please call:

**Metropolitan Life Insurance Company (MetLife)**  
**1-888-252-3607, for portability questions**

## Business Travel Accident Insurance

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Your coverage under the Business Travel Accident Insurance Plan ends on your termination date. You may not convert or port this coverage to an individual policy.

## Group Personal Excess Liability Plan

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Participation in Group Personal Excess Liability coverage will end 60 days from your termination date, or the end of the current policy year or cancellation date, whichever comes first.

If you have questions or need help with replacement coverage, please call:

**Marsh McLennan Agency Private Client Services**  
**1-855-426-1380**

## Group Legal Services Plan

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Participation for you and your covered dependents ends on your termination date. To continue your coverage for up to an additional 12 months, you must contact MetLife Legal Plans, the insurance carrier, within 31 days of your termination date to set up direct payment. Any services in progress on your coverage end date will be provided, even if you don't continue your coverage.

To continue your participation, please call:

**MetLife Legal Plans**  
**1-800-821-6400**

## Disability

### Short-Term Disability Plan

If you were receiving benefits under the JPMorgan Chase Short-Term Disability Plan on your last day of employment with the firm, you may be able to continue receiving benefits under the Plan after your employment ends in certain circumstances.

If you voluntarily end your employment or you are terminated due to job elimination while disabled and receiving benefits from the Plan, you will continue to receive benefits for the remaining time that your disability meets the standard under the Plan. If your employment ends due to an involuntary termination (other than a job elimination) or if you voluntarily end your employment prior to an involuntary termination, as determined by the Plan Administrator, you will not be eligible for continuing disability benefits.

### State Disability Benefits

In addition, if you worked in New York, California, Colorado, Connecticut, Hawaii, Massachusetts, New Jersey, Oregon, Rhode Island, Washington State or Washington D.C., you may be eligible for statutory disability benefits for a period of time after your employment ends. For more information in California, Rhode Island, Puerto Rico, Washington State or Washington, D.C., please contact the appropriate state agency.

For more information in New York, New Jersey and Hawaii, please contact:

**JPMorgan Chase Leave of Absence Service Center, managed by Sedgwick**  
**1-888-931-3100**

### Long-Term Disability (LTD) Insurance

Coverage in the Long-Term Disability (LTD) Plan ends on your termination date.

You may not convert or port this coverage to an individual policy. Under certain circumstances, you may subsequently become eligible for LTD benefits if you were enrolled in the LTD Plan and were disabled at the time that your employment ended. Generally, you must file a claim for LTD benefits within 272 days (or nine months) following the start of your disability. For more information on filing a claim, please see the Health Care and Insurance Plan Administration Guide. Go to:

[www.jpmbenefitsguide.com](http://www.jpmbenefitsguide.com)

If you believe this situation applies to you, please call:

**HR Answers**  
**1-877-JPMChase (1-877-576-2427)**

### Individual Disability Insurance

If you were enrolled in Individual Disability Insurance (IDI) at the time your employment ends, you may retain your individual policy. Covala Group, the IDI administrative service provider, can assist you in setting up premium payments directly to the insurance carrier. You will receive information at your home address about how to continue coverage. If you have questions about your IDI policy, please call or email:

**Covala Group**  
**1-800-235-3551**  
 Or email: [JPMCLTD@covalagroup.com](mailto:JPMCLTD@covalagroup.com)

## Personal Insurance Plans

**Insurance Plans for  
Heritage Bank One Employees**

Certain employees of heritage Bank One had the opportunity to purchase additional personal insurance. The plans listed below are no longer accepting new members, but current participants can contact each firm independently to continue coverage and discuss billing options.

For information, please call:

**Monumental Whole Life Insurance**  
**1-888-763-7474**

**The Prudential Insurance Company of America**  
**(formerly New York Life Group Benefit Solutions, and prior to that, CIGNA Group Universal Life Insurance)**  
**1-800-562-9874**



# Retirement Savings Program

## IN THIS SECTION:

- ▶ Options for your 401(k) Savings Plan balance.
- ▶ Repayment of 401(k) Savings Plan loans.
- ▶ How to receive or defer your benefit in the Pension Plan.

## 401(k) Savings Plan

If you have an account in the JPMorgan Chase 401(k) Savings Plan, you have several options available to you depending on your plan balance. You should carefully consider these options and the potential tax and plan consequences of a withdrawal prior to making a decision.

A 401(k) Savings Plan notice that provides further information will be mailed to you shortly after your termination date. You can also find information on your withdrawal options on the 401(k) Savings Plan Web Center through **My Rewards**.

It's important to keep your personal information, including address, phone number, email and emergency contact up to date so we can send you benefit related communications, if you are eligible for a benefit.

Go to: [Former Employee Support Center](#) and select Update Personal Information widget

You will be prompted to create a new password the first time you access the Former Employee Support Center after your last day working at the firm.

### If Your Vested Account Balance Is Less Than \$1,000

If your vested account balance (including loans) is less than \$1,000, your balance (less any outstanding loans) will be distributed to your address of record in a single lump-sum payment approximately 120 days following your termination date. The lump-sum payment will be subject to the mandatory 20% federal and any applicable state income tax withholding. You can avoid this by electing a rollover to an Individual Retirement Account (IRA) or another employer's qualified plan. Please note: We encourage you to make this election within 90 days of your termination date to avoid a taxable event. To elect a direct rollover, contact the 401(k) Savings Plan Call Center or log in to the 401(k) Savings Plan Web Center. You are encouraged to discuss rolling money from one account to another with a personal financial advisor, tax advisor or other qualified financial professional and to consider costs, risks, investment options and limitations prior to investing.

**CONSIDERATION:** Any outstanding plan loans must be repaid in full prior to requesting a withdrawal of your account balance (including a rollover). Otherwise, the outstanding loan balance will be defaulted and subject to taxes and a possible early withdrawal penalty.



### If Your Vested Account Balance Is \$1,000 or More

If your vested account balance (including loans) is \$1,000 or more, you can leave it in the plan until April 1 of the year following the later of 1) the year in which you terminate, or 2) the year in which you reach your Required Minimum Distribution (“RMD”) age.\* You will continue to have access to plan information and account statements, and you may reallocate and/or transfer your balance among the investment funds. You can also request withdrawals from your account, as needed.

Shortly before you reach age 65, you will be sent a notice describing your payment options. If you do not elect to receive your vested balance at age 65, the 401(k) Savings Plan treats this as your election to further defer receipt of your balance. However, if you do not start withdrawals before your RMD age, you will be contacted later in the year in which you reach your RMD age, or, if later, after your termination of employment, to begin taking your annual RMDs by the following April 1.

\*Your Required Minimum Distribution (“RMD”) age is age 70 ½ (if you were born before July 1, 1949), age 72 (if you were born between July 1, 1949, and December 31, 1950), age 73 (if you were born between January 1, 1951, and December 31, 1959) or age 75 (if you were born after December 31, 1959).

### Electing a Withdrawal of Your Vested Account Balance

Your 401(k) Savings Plan records will be updated to reflect your termination within a few days after your employment ends. Once your records have been updated, you can elect to receive a withdrawal of your entire vested plan balance at any time. You can take a full or partial lump-sum withdrawal or request monthly, quarterly or annual installments. You can also elect to roll over your plan balance to an IRA or another employer’s qualified plan and retain the plan’s tax-deferred status of your benefit.

For more information on your withdrawal options, go to:

**My Rewards > My Web Centers > 401(k) Savings Plan**

You may elect to receive any balance invested in the JPMorgan Chase Common Stock Fund in cash, stock or a combination of both. To receive a portion of your withdrawal in stock, please call the 401(k) Savings Plan Call Center. All other funds are paid in cash only.

All withdrawals from the 401(k) Savings Plan (including any rollovers) are reported to the Internal Revenue Service (IRS) and state tax authorities on Form 1099R. This form will be mailed to your home address on record by January 31 of the year following the year of withdrawal.

To make an election, go to the 401(k) Savings Plan Web Center on **My Rewards** or contact the 401(k) Savings Plan Call Center (please see [page 66](#) for contact information).

#### Before You Take a Withdrawal From the 401(k) Savings Plan

By taking a withdrawal from the plan:

- You may affect your ability to accumulate additional retirement benefits because of the potential loss of future investment earnings.
- You will incur tax consequences (unless you roll over your balance).

Be sure to read the Special Tax Notice that will be sent to you along with the 401(k) Savings Plan notice.

It is strongly recommended that you seek the advice of a qualified tax expert before requesting a payment from the 401(k) Savings Plan.

**Company Matching Contribution and Automatic Pay Credits**

If you meet the 401(k) Savings Plan's eligibility requirements to receive Automatic Pay Credits and/or matching contributions for the year, you generally must be actively employed by the firm as of December 31 to receive these company contributions. If your employment ends prior to December 31, you will still be eligible for these company contributions if you meet one of the following requirements:

- You experience an eligible termination, which generally occurs if your employment was involuntarily terminated due to the permanent closing of a location, a reduction in force, corporate downsizing or job elimination;
- You qualify for coverage under the Retiree Medical Plan (see [page 41](#));
- You terminate due to disability; or
- You die while an active employee.

Matching contributions and Automatic Pay Credits are credited annually, following the end of the calendar year. You will be notified when these contributions are credited.

401(k) Savings Plan Loans

The following table describes your loan repayment options, depending on your vested account balance and whether you request a withdrawal of your account.

If You Have 401(k) Savings Plan Loans	
If your vested balance is:	Here is what will happen to your 401(k) Savings Plan loan(s):
• Less than \$1,000 (including any plan loans)	Your outstanding loan(s) will be defaulted and treated as a taxable event unless you repay the balance in full prior to your account withdrawal.*
• \$1,000 or more and you elect a withdrawal of your 401(k) Savings Plan account balance	Your outstanding loan will be defaulted and treated as a taxable event unless you repay the balance in full prior to your account withdrawal.
• \$1,000 or more and you do not elect a withdrawal of your entire 401(k) Savings Plan account balance	You may pay off your loan in full or continue to pay your loan by authorizing monthly automatic electronic withdrawals from a bank account. Failure to keep your loan current will generally lead to a defaulted loan, and the outstanding balance will be treated as taxable income.

\*Please see the section "If Your Vested Account Balance Is Less Than \$1,000" on [page 26](#) for more information.

In the Event of Your Death

In the event of your death, your vested 401(k) Savings Plan account balance, if any, will be paid to your designated beneficiary.

If upon your death, you have not made a valid beneficiary designation, benefits are payable as follows:

**If you are married:** Benefits are payable to your spouse.

**If you are not married:** Benefits will be paid to your estate.

You can update your 401(k) Savings Plan beneficiaries through the Online Beneficiary Designations site at: [beneficiary.jpmorganchase.com](https://beneficiary.jpmorganchase.com)

Beneficiary designations previously submitted and approved by the Plan Administrator using the paper Beneficiary Designation form are not accessible through the Online Beneficiary Designations site, but will remain valid until you make a change on a valid form that is accepted by the Plan Administrator. If you have questions about the site or your existing beneficiary designations, or to request a paper form, please call:

**HR Answers: 1-877-JPMChase (1-877-576-2427)**

**In the Event of a Former Employee/Participant's Death**

Please report the death of a former employee/participant as soon as possible to JPMorgan Chase by contacting:

**Bereavement Services Line**  
**1-866-475-7624**

Service Representatives specializing in bereavement services are available from 8 a.m. to 7 p.m. Eastern Time, Monday–Friday (except U.S. bank holidays).

**Bank One Supplemental Savings and Investment Plan (SSIP)**

If you have an account balance in the heritage Bank One SSIP, it will be paid to you in a single lump-sum payment in January of the year following the year your employment ends, unless you submit an installment election before your termination date.

Because the SSIP is a non-qualified plan, payments are treated as taxable income that is reported on Form W-2 and cannot be rolled over. You can make an election before your employment ends by downloading a Distribution Election Form from the SSIP section of the 401(k) Savings Plan Web Center, or by calling the 401(k) Savings Plan Call Center.

## Pension Plan

The JPMorgan Chase Retirement Plan (Pension Plan) is a cash balance plan that was offered to all U.S. benefits-eligible employees who met the requirements to participate in the plan by December 31, 2018. If you have a vested account balance at the time your employment ends, you can elect to receive your vested account balance. If your vested account balance is \$7,000 or more, you may elect to defer receipt of your balance.

A Pension Plan communication that provides further information will be mailed to you within 10 business days after your termination date. You can also find information on your distribution options on **My Pension** at: **My Rewards > Pension Plan** (under My Web Centers).

It's important to keep your personal information, including address, phone number, email and emergency contact up to date so we can send you benefit related communications, if you are eligible for a benefit.

Go to: [Former Employee Support Center](#) and select Update Personal Information widget

You will be prompted to create a new password the first time you access the Former Employee Support Center after your last day working at the firm.

**Interest Credits**

Effective January 1, 2020, your Pension Plan account no longer earns pay credits. However, your Pension Plan account continues to earn interest credits through the date of distribution. Once your distribution occurs, interest credits stop. If you take your benefit as a lump-sum payment, following your distribution, you will be sent a final notice reflecting distribution of your vested account balance.

**Vesting**

If you have a balance in the Pension Plan, you are fully vested (meaning you have the non-forfeitable right to) in the value of your Pension Plan benefit.

**After You Leave**

Shortly after your employment ends, you will be sent information about your vested balance. Your options will depend on your plan balance.

**If Your Vested Account Balance Is Less Than \$1,000**

If your vested account balance is less than \$1,000, you are required to receive a single lump-sum payment from the plan. You can generally avoid the required tax withholding by electing to roll over your balance to an Individual Retirement Account (IRA), the 401(k) Savings Plan\* or another employer's qualified plan. If you do not make such an election, your vested account balance will be paid to you in a lump sum, less any required tax withholding, within 60 to 90 days following the end of your employment.

**If Your Vested Account Balance Is \$1,000 to \$6,999**

If your vested account balance is between \$1,000 and up to \$6,999.99, you are required to receive a single lump-sum payment from the plan. You can elect to receive the payment in a single cash payment or as a rollover to an Individual Retirement Account (IRA), the JPMorgan Chase 401(k) Savings Plan or another employer's qualified plan.

If you do not make such an election within the designated time frame, your vested pension benefit will be rolled over to an IRA established in your name at Empower within 60 to 90 days following the end of your employment. The tax-deferred status of your benefit will be preserved. The IRA will be invested in the Empower Guaranteed Income Fund, designed to preserve principal and provide a reasonable rate of return consistent with this type of investment. You will be responsible for paying all fees and expenses assessed against your automatic rollover IRA. The annual administrative fee is currently \$17 (deducted from your account quarterly) but is subject to change. Once your vested pension benefit is rolled over to an IRA at Empower, the Pension Plan will have no further obligation or benefit due to you, and future inquiries should be directed to Empower at 1-877-495-2472.

**Distribution Options for Your Vested Account Balance If It Is \$7,000 or More**

You may receive your vested account balance in any one of several payment options, such as a lump-sum payment or various types of annuities. If you take a lump sum, you may also want to keep your assets tax-deferred by rolling it over\* to an IRA, or another employer's qualified plan that accepts rollovers, or consolidating your retirement savings by rolling it into the 401(k) Savings Plan.

You may also elect to defer receipt of your account balance.

For more information about your distribution options, access My Pension at: **My Rewards > My Web Center > Pension Plan.**

\*If you do not have an existing JPMorgan Chase 401(k) Savings Plan account, the 401(k) rollover option is not available to you.

Requesting and Receiving Your Vested Account Balance

My Pension

The My Pension website, accessible through My Rewards, is a single repository for all information related to your pension benefit.

You can request a distribution and find a variety of resources and tools, including the Pension Projection tool that shows an estimate of how much you may receive based on your termination date and the distribution date you request.

If your vested account balance is \$7,000 or more and you are ready to receive your vested balance from the plan, you can start the distribution process online through My Pension or by calling HR Answers. Pension Plan payments are processed on a monthly basis, the first of each month, so please allow up to 60 days prior to the date you would like benefit payments to begin.

**PLEASE NOTE:** You may be able to expedite payment of your vested balance by requesting your distribution online at My Pension.

Before You Take a Distribution From the Pension Plan

- By taking a distribution from the plan:
- You will not accumulate additional retirement benefits (e.g., interest credits).
  - You will incur tax consequences (unless you roll over your balance to the 401(k) Savings Plan, another employer's tax-qualified plan that accepts rollovers, or an IRA).
- Be sure to read the Special Tax Notice that will be provided to you along with the Pension Plan notice.
- It is strongly recommended that you seek the advice of a qualified tax expert before requesting a payment from the Pension Plan.

Tax Form 1099R

All distributions from the Pension Plan (including any rollovers) are reported to the Internal Revenue Service (IRS) and state tax authorities on Form 1099R. This form will be mailed to your home address on file by January 31 of the year following the year of distribution.

Spousal Consent (If Your Vested Account Balance is \$7,000 or More)

If you are married and want to receive your pension benefit in a method that provides your spouse with less than 50% of your benefit (including a lump sum), the law requires that your spouse provide written, notarized consent of your election. You must also obtain spousal consent if you designate a person (or entity, such as an estate or trust) other than your spouse as your primary beneficiary.

**NOTE:** If your vested account balance is less than \$7,000, spousal consent is not required.

### Deferring Receipt of Your Vested Account Balance If It Is \$7,000 or More

If you do not begin payment of your vested balance in the cash balance account immediately following the end of your employment, your benefits will be automatically deferred until April 1 of the year following the later of 1) the year in which you terminate, or 2) the year in which you reach your Required Minimum Distribution (“RMD”) age.\* However, you may request that payments begin sooner by going online at **My Pension** or call HR Answers to start the process at least 60 days before the date you would like your payments to begin. (See “Requesting and Receiving Your Vested Account Balance” on [page 31](#).)

Until you take a distribution from the plan, you will continue to receive interest credits and annual statements. You may also continue to access monthly account balance information and receive projections of your estimated account balance as of a future distribution date online.

Shortly before you reach age 65, a notice will be sent to your home address on record, describing your payment options. If you do not elect to receive your vested balance at age 65, the Pension Plan treats this as your election to further defer receipt of your balance.

Following termination, you must begin receiving payment of your benefit no later than April 1 of the year following the year in which you either reach your RMD age or terminate from JPMorgan Chase, whichever is later. Once this mandatory distribution provision applies to you, you will be notified. If you do not receive an amount at least equal to your Required Minimum Distribution amount for any year following this mandatory distribution date, you will be subject to an excise tax on the amount of the shortfall. You cannot roll over a mandatory distribution.

**Please note:** In the year you reach your RMD age, a portion of your balance becomes a Required Minimum Distribution that must be paid to you and cannot be rolled over.

- **Portion not eligible for rollover** includes the amount of your minimum distribution. This portion is subject to 10% federal income tax withholding and additional state tax withholding, where applicable.
- **Portion eligible for rollover** includes the remaining portion of your account after the minimum distribution. For this portion, you may elect to roll over into an IRA or another employer’s qualified plan. If such an election is not made, this portion of your balance will be subject to mandatory 20% federal income tax withholding.

\*Your Required Minimum Distribution (“RMD”) age is age 70 ½ (if you were born before July 1, 1949), age 72 (if you were born between July 1, 1949, and December 31, 1950), age 73 (if you were born between January 1, 1951, and December 31, 1959) or age 75 (if you were born after December 31, 1959).

### Keep Your Information Current

If your address or marital status changes at any time after your employment ends, please update your records as soon as possible. Go to **My Rewards** at [myrewards.jpmorganchase.com](https://myrewards.jpmorganchase.com) > Related Links > click “me@jpmc” hyperlink.

For account balance, benefit projections, address changes or to start receiving payments, visit the **My Pension** website:

**My Rewards** > Pension Plan (under My Web Centers)



**In the Event of Your Death**

Your beneficiary is the person or persons whom you name to receive your vested pension benefit in the event of your death. If, upon your death, you have not made a valid beneficiary designation, benefits will be paid as follows:

- **If you are married:** Benefits are payable to your spouse.
- **If you are not married:** Benefits will be paid to your estate.

If your death occurs after plan payments begin, payment of future benefits under the plan will depend on the payment option you chose when benefits began.

However, if your death occurs before your plan payments begin, your vested account balance will be paid to your designated beneficiary (or estate). The form in which the vested account balance is paid to your beneficiary depends on your beneficiary's relationship to you as outlined in the chart below.

If Your Designated Beneficiary Is:	
Your spouse or domestic partner	They may elect to receive your benefit in the form of a monthly annuity or as a lump-sum payment.
Anyone other than your spouse or domestic partner	They will receive your benefit as a lump-sum payment.

You can update your beneficiaries for the Pension Plan via the Online Beneficiary Designation site at:

[beneficiary.jpmorganchase.com](https://beneficiary.jpmorganchase.com)

Beneficiary designations previously submitted and approved by the Plan Administrator using the paper Beneficiary Designation form are not accessible through the Online Beneficiary Designation site, but will remain valid until you make a change on a valid form that is accepted by the Plan Administrator. If you have questions about the site or your existing beneficiary designations, or to request a paper form, please call:

**HR Answers**

**1-877-JPMChase (1-877-576-2427)**

**PLEASE NOTE:** Any pension beneficiary designations made as an active employee will no longer apply if your account is transferred to Empower as part of the automatic rollover IRA. Inquiries should be directed to Empower at **1-877-495-2472**.

**In the Event of a Former Employee/Participant's Death**

Please report the death of a former employee/participant as soon as possible to JPMorgan Chase by contacting:

**Bereavement Services**

**1-866-475-7624**

Service Representatives specializing in bereavement services are available from 8 a.m. to 7 p.m. Eastern Time, Monday–Friday (except U.S. bank holidays).

**Excess Retirement Plan**

The Excess Retirement Plan is a nonqualified plan. As such, benefits cannot be “rolled over” into another tax-qualified retirement plan or an IRA. If you have a balance in the Excess Retirement Plan, it will be distributed to you in a lump sum (less applicable withholding taxes) in the year following termination. For individuals who leave between January 1 and June 30, payment will be made in January of the year following termination. For individuals who leave between July 1 and December 31, payment will be made in July of the year following termination. Payment and the associated taxes will be reported on a Form W-2 in the year of distribution.



# Compensation Programs

## IN THIS SECTION:

- ▶ Participation in the Employee Stock Purchase Plan.
- ▶ Distribution of balances in the Deferred Compensation Program.
- ▶ Outstanding Long-Term Incentive Plan awards.

## Employee Stock Purchase Plan

If your employment with JPMorgan Chase ends for any reason, your participation in the Plan will end immediately. Contributions withheld that have not been used for purchase will be refunded to you in a subsequent pay. Following your termination, the shares in your account will be transferred out of the Plan class and credited to the common stock class in your existing Computershare account.

For more information regarding your Employee Stock Purchase Plan account or common stock account at Computershare, visit their website via [myrewards.jpmorganchase.com](https://myrewards.jpmorganchase.com) > Computershare > Employee Online (under Compensation & Stock Programs), or call:

**Computershare**  
**1-800-982-7089**

Outside the U.S.  
**1-201-680-6862**

## Deferred Compensation

The Deferred Compensation Plan is available to employees whose cash incentive compensation meets or exceeds a threshold defined each plan year. This is a voluntary deferral program where you elect to defer a portion of your cash incentive compensation to be paid in the future. Prior to 2006, the plan allowed for other forms of compensation (e.g., salary or stock income) to be voluntarily deferred in the Plan.

If you are a participant in the Deferred Compensation Plan, generally balances will be paid as follows:

		Termination Treatment		
		15 Years Recognized Service	5 Years Recognized Service	Less Than 5 Years Recognized Service
What Happens to Your Deferred Compensation				
Plan	Deferral Period			
JPMorgan Chase Deferred Compensation Plan post-2004	2018 - Present	Balances will be paid based on your distribution election on file for each class year deferral.		Lump-sum payment in the calendar year following separation from service.
	2005 - 2017	Balances will be paid based on your distribution election on file for each class year deferral.	Lump-sum payment in the calendar year following separation from service.	
JPMorgan Chase Deferred Compensation Plan pre-2005	Pre-2005	Balances will be paid based on your distribution election on file for each class year deferral. If you are not in payment status, you have the ability to make a distribution election up to 60 days following termination. Failure to make an election will result in a lump-sum distribution unless an existing installment election for any class year is already recorded. Please access the Deferred Compensation Program Web Center (see instructions on <a href="#">page 68</a> ) or contact the Deferred Compensation Call Center to make an election.		
Bank One Corporation Deferred Compensation	Pre-2005	<p>If you are age 55 with 15 years of Recognized Service at time of termination, your deferred compensation balance will be paid according to your election. Distribution will begin in the calendar year following your termination date. You have the ability to elect a lump sum or installments and/or to change that election at any time prior to your termination date. You must contact <a href="mailto:Executive.Compensation@jpmchase.com">Executive.Compensation@jpmchase.com</a> if you would like to make a change.</p> <p>If your employment is terminated as a result of a job elimination, you do not meet the retirement definition of age 55 with 15 years of vested service, and you elected installments, you will automatically receive two annual installments beginning in the calendar year following your termination date.</p> <p>If you do not meet age and service requirement and terminate for any reason other than job elimination, you will receive a lump-sum distribution in the calendar year following your termination date.</p>		
All Other Heritage Plans: Please contact the Deferred Compensation Call Center prior to your termination to understand treatment of your deferral balance and any pre-termination obligations.				

### IMPORTANT NOTE:

Deferred compensation is reportable as wage income when paid. You are responsible for keeping your personal information and bank account information (e.g., direct deposit instruction) current. To view and update your details if you need to make a change, go to the [Former Employee Support Center](#). You will be prompted to create a new password the first time you access the [Former Employee Support Center](#) after your last day working at the firm.

**Timing of First Distribution**

Currently, though JPMorgan Chase reserves the right to pay otherwise, distributions are made in January or July, according to the following time frames:

Distribution Schedule	
You will receive your first distribution in January of a given year if:	You will receive your first distribution in July of a given year if:
<ul style="list-style-type: none"> <li>You elected to receive a distribution in that specific year and continue to qualify to receive such a distribution.</li> <li>You incur a separation from service between January 1 and June 30 of the prior year and you either:               <ul style="list-style-type: none"> <li>Elected to receive a distribution following separation from service; or</li> <li>Are required by the terms of the plan to receive a lump-sum distribution.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>You separate from service between July 1 and December 31 of the prior year and you either:               <ul style="list-style-type: none"> <li>Elected to receive a distribution following separation from service; or</li> <li>Are required by the terms of the plan to receive a lump-sum distribution.</li> </ul> </li> </ul>

**For Specified Employees as Defined by Section 409A**

If you are a specified employee as defined by Section 409A of the Internal Revenue Code, no amounts under the plan will be distributed to you until six full calendar months have elapsed from the date of your separation from service. After the expiration of that period, such amounts will be distributed in accordance with the terms of the program under which they were deferred. Any installment due during such suspension period will be distributed to you in a lump sum during that month's distribution process.

## Long-Term Incentive Plan (LTIP)

JPMorgan Chase awards equity, primarily as restricted stock units (RSUs), as part of the annual incentive process under the Long-Term Incentive Plan. Additionally, long-term incentive may be awarded as an EMEA Deferred Incentive Plan Award as required by local legislation or under the Mandatory Investor Program per Asset Wealth Management's Line of Business compensation program.

**Outstanding Awards**

When you leave, termination provisions of the Terms & Conditions apply to awards granted under the applicable Long-Term Incentive Plan. If you have any outstanding awards granted under a Long-Term Incentive Plan, you should review the Terms & Conditions for information about the treatment of those awards prior to your termination date.

To access the RSU Terms & Conditions, refer to the instructions on the following page. You may also review the table on [page 39](#) for general information about what happens to your LTIP award(s) when you leave. To access Terms & Conditions for the EMEA Deferred Incentive Plan Award or the Mandatory Investor Program Award, please access the respective plan administrator's website. If you are eligible for continued vesting, you will be required to sign a release.

## Outstanding Awards (continued)

The RSU Award Agreement including the Terms & Conditions of awards granted to JPMorgan Chase employees are available online. To access the Award Agreements and Terms & Conditions, please go to:

**My Rewards > My Web Centers > Stock Program Resources > Award Agreements/Terms & Conditions**

Please click on the date for your applicable award(s) to display your Award Agreement. The Terms & Conditions are accessible through the link at the top of your Award Agreement.

If you have questions after reviewing the Terms & Conditions of your outstanding LTIP awards or cannot access them, please email:

[executive.compensation@jpmchase.com](mailto:executive.compensation@jpmchase.com).

## Full Career Eligibility



### Take Action:

Before your employment ends, be sure to review the Award Agreement and Terms & Conditions. In particular, make note of anything you are required to do.

Information regarding the Full Career Eligibility termination provision within the Terms & Conditions of certain awards is provided on the next page. However, always refer to the actual Award Agreement and Terms & Conditions for the specific details of your award.

**IMPORTANT:** You must actively request Full Career Eligibility treatment by following the procedures explained in the “Procedure to Request Full Career Eligibility Treatment” on the next page.

### Eligibility

You are eligible for Full Career Eligibility under the JPMorgan Chase LTIP if you:

- Voluntarily terminate your employment with the Company; and
- Have five years of continuous service immediately preceding your termination date; and
- Meet the Recognized Service or Age plus Recognized Service condition set forth in your specific Terms & Conditions for each of your award(s); and
- Provide the requisite advance notice (90 or 180 days as defined in your award terms and conditions) of your intention to voluntarily terminate your employment, during which notice period, you provide such services as requested by the Company in a cooperative and professional manner. Your notification date entered in **me@jpmc** on “Leaving JPMC” should accurately reflect the date you communicated your intent to leave; and
- Prior to your termination date, you receive acknowledgment that the Company determines that continued vesting is appropriate; and
- Do not perform services in any capacity (including self-employment) for a financial services company (refer to your Terms & Conditions for definition); or work in your profession (whether or not for a financial services company), although you may work for a government, education or not-for-profit organization; and
- Satisfy the Release/Certification Requirements set forth in your Terms & Conditions; and
- Comply with your obligations and any other Full Career Eligibility conditions and restrictions discussed in your award’s Terms & Conditions.

**Full Career Eligibility**  
(continued)**Procedure to Request Full Career Eligibility Treatment**

Submit your Full Career Eligibility request to your HRBA representative at least 90 (or 180, if applicable) days prior to your voluntary termination date.

Executive Compensation will send acknowledgment of your request. If you are not approved, you will be notified of the reason you did not qualify.

**If Approved**

If your request meets Full Career Eligibility requirements, you will receive a release to be signed and returned prior to the due date specified in the release.

Prior to each vesting or exercise date, you will be required to certify to the Company on the authorized form that you have complied with the Terms & Conditions of your award(s).

Please remember to keep your email and home address and other demographic information up to date after you leave. Go to [Former Employee Support Center](#) and select update personal information.

**If Not Approved**

If you are not approved, you will be notified of the reason you did not qualify.

**For More Information**

To access the Award Agreements and Terms & Conditions for awards granted to JPMorgan Chase employees, please go to:

**My Web Centers > Stock Program Resources > Award Agreements/Terms & Conditions**

Please click on the date for your applicable award(s). The Terms & Conditions are accessible through the link at the top of your Award Agreement.

If you have any questions about Full Career Eligibility or treatment of your outstanding LTIP awards, please email:

[executive.compensation@jpmchase.com](mailto:executive.compensation@jpmchase.com)

### What happens to your LTIP award(s) when you leave?

The following summary may be used as a guideline (but should not be relied upon) for the expected treatment of your LTIP award(s). Please read the important notes below pertaining to the treatment described. For full details about the Long-Term Incentive Plan or your specific award, please refer to the Award Agreement and Terms & Conditions of your award(s). If there are any discrepancies between this document and those Terms & Conditions, the Terms & Conditions will govern.

Award Type	Type of Termination				
	Voluntary – Not Full Career Eligible <sup>1</sup>	Full Career Eligibility <sup>2</sup>	Job Elimination	Government Office	Death (while active employee)
RSU, EMEA Deferred Incentive Award or Mandatory Investor Program Award (awarded as part of annual incentive compensation)	Cancel outstanding	Continued vesting	Continued vesting	Potential continued vesting of 50% - 100% of award	Immediate vesting and distribution to beneficiary or estate
RSU (other)	Please refer to your terms and conditions. In most instances, RSUs.				

#### IMPORTANT NOTES:

- For termination due to Full Career Eligibility, job elimination and government office, treatment is subject to signing a release and satisfying certain other requirements. Please refer to your award(s) Terms & Conditions.
- If there is any variation from this summary and your actual Terms & Conditions, your actual Terms & Conditions control. You should read and understand your Terms & Conditions prior to your date of termination. You remain subject to the obligations and the recovery provisions as described in your Terms & Conditions.
- If you will be on garden leave for an extended period of time, your outstanding awards will not be cancelled until your termination date. You may lose access to JPMC systems in the interim between your last day of working and termination date.
- If your outstanding RSU awards will be cancelled upon termination from the firm, you may request a stock forfeiture letter from Computershare, our stock plan administrator. You may contact Computershare by calling the Call Center at 1-800-982-7089 or 1-201-680-6862 outside the U.S., weekdays 3 a.m. to 9 p.m. Eastern Time, except New York Stock Exchange holidays. Please note that the stock forfeiture letter cannot be provided until after your awards are cancelled (e.g., your termination date).

<sup>1</sup>This column refers to termination of employment for any reason other than Full Career Eligibility, job elimination, government office or death.

<sup>2</sup>Please refer to the Terms & Conditions of your outstanding awards to determine if you qualify for Full Career Eligibility. If approved, you must sign a release and certify compliance with your Terms & Conditions prior to each vesting and exercise.

Tax Treatment  
of LTIP Awards

Restricted Stock Units (RSUs)

The Fair Market Value of your award at the time of vesting is reportable as ordinary income and will be subject to applicable withholding for Social Security, Medicare, federal, state and local income taxes. Tax withholding will occur based on information available in JPMorgan Chase’s Human Resources records and operational procedures in effect at time of vesting. Please consult your tax advisor to determine your actual tax liability and filing requirements.

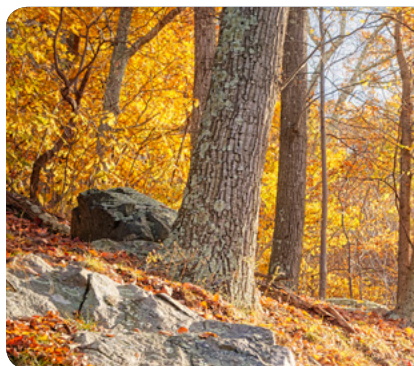
Any dividend equivalents paid on unvested RSUs will be taxable as compensation and subject to withholding taxes, including Social Security and Medicare taxes.

For More Information

Tax rules are complex and contain many conditions and exceptions that are not included here. You are encouraged to consult a professional tax advisor about your particular situation.

You can find more specific information on the tax treatment of long-term incentive plans in Internal Revenue Service (IRS) publications available at [irs.gov](https://www.irs.gov), from your local IRS office, or by calling 1-800-829-FORM (3676).





# Retiree Health Care & Insurance Benefits

## IN THIS SECTION:

Eligibility requirements for the JPMorgan Chase Retiree Benefits Plans, including:

- ▶ Retiree Medical
- ▶ Retiree Life Insurance
- ▶ Retiree Dental
- ▶ Retiree Vision
- ▶ Medical Reimbursement Account
- ▶ Health Care Savings Account

## Eligibility Requirements for Retiree Benefits with Access-Only (Unsubsidized) Coverage

**Age and Service  
When Employment with  
JPMorgan Chase Ends**

### General eligibility requirements

You must:

- Be at least age 55 as of your termination date, and
- Have at least 15 years of total service\* as of your termination date.

### Alternative eligibility requirements

If you do not meet the general eligibility requirements described above, but your employment ends because of a position elimination that qualifies you for severance pay and related benefits, you may still be eligible for retiree benefits. You must:

- Execute the release for severance pay and related benefits;
- Be at least age 50 as of your termination date; and
- Have at least 20 years of total service\* as of your termination date.

\*Total Service: See [page 61](#) for a definition of total service.

## Eligibility Requirements for Retiree Benefits with Company-subsidized Coverage

For certain Heritage JPMorgan Chase employees only (i.e., Heritage Chase and Heritage Morgan)

**IMPORTANT:** If you do not meet all of the criteria listed below to qualify for company-subsidized retiree medical coverage, you may qualify for retiree benefits with “access-only” (or unsubsidized) retiree medical coverage (see [page 41](#)).

**Hire Date** You are:

- A heritage Chase employee hired before January 1, 1997; or
- A heritage Morgan employee employed on January 31, 1989 (and you have not incurred a break in service of longer than one year since that date).

AND

**Age and Service As of December 31, 2005**

- You were employed by JPMorgan Chase; and
- You were at least age 50 and your age plus cumulative service\* was equal to 60 or more as of December 31, 2005 (“Rule of 60”); or
- You had at least 25 years of cumulative service\* as of December 31, 2005.

AND

**Age and Service When Employment with JPMorgan Chase Ends**

**General eligibility requirements**

As of your termination date, you must:

- Be at least age 55; and
- Have 15 or more years of cumulative service,\* of which the last five years must be continuous.

**Heritage Morgan Employees**

In addition, heritage Morgan employees who attained the “Morgan Rule of 70” (minimum age 50, with age plus years of credited service under the Retirement Plan equal to 70 or more) as of December 31, 2003, are eligible to participate in the Retiree Benefits Program with company-subsidized retiree medical coverage.

or

**Alternative eligibility requirements**

If you do not meet the general eligibility requirements described above, but your employment ends because of a position elimination that qualifies you for severance pay and related benefits, you may still be eligible for retiree benefits. You must:

- Execute the release for severance pay and related benefits;
- Be at least age 50 as of your termination date;
- Have at least 20 years of cumulative service\* as of your termination date; and
- Elect retiree benefits at the time of retirement or when subsidized COBRA ends. Retiree benefits cannot be deferred beyond that time (see [page 46](#) for details).

**Surviving Spouse**

If an active employee who meets the eligibility criteria described on [pages 41-42](#) dies prior to retirement, the surviving spouse will continue to be eligible for retiree benefits as if the employee were retired. If you receive a COBRA subsidy due to the death of a retiree-eligible employee, please see [page 46](#).

\*Cumulative Service: See [page 61](#) for a definition of cumulative service.

## Health Care & Wellness Programs for Retirees

Health care and wellness program benefits for you and your covered dependents end as of the last day of the month in which you retire. Whether your last day of employment is the beginning of the month (March 1), the end of the month (March 31) or any day in between, your health care coverage ends on the last day of the month (March 31).

If you are currently enrolled in the Medical Plan (including Medical Reimbursement Account [MRA]), Dental Plan, Vision Plan or Health Care Spending Account, you have several options from which to choose to obtain your health care coverage, depending on your age and eligibility for Medicare. Some options are different from current coverage. See “Sources of Medical Coverage” on the next page.

JPMorgan Chase generally does not sponsor health care coverage (medical, prescription drug, dental or vision) for Medicare-eligible retirees, Medicare-eligible Long-Term Disability (LTD) individuals, or the covered Medicare-eligible dependents of these two groups (individuals are usually eligible for Medicare when they turn age 65). Instead, Medicare-eligible participants have access to individual health care policies available through Via Benefits, one of the industry’s leading health insurance marketplaces, which offers coverage options that are not sponsored by JPMorgan Chase. A Medicare exchange – also known as a Medicare marketplace – enables you to shop for and enroll in Medicare coordinating plans.

Keep in mind that the dependent eligibility requirements still apply under all JPMorgan Chase health care plan options. To review these requirements, go to:

**My Health > Benefits Enrollment > 2024 Benefits Resources > Dependent Eligibility Requirements**

### CONSIDERATIONS:

- If you became eligible for Medicare Part A and/or Part B while actively employed and covered by the JPMorgan Chase active Medical Plan, you should sign up for Part A and/or Part B during the eight-month special enrollment period that begins the month after your retirement date or your JPMorgan Chase active Medical Plan ends, whichever happens first. It is important to sign up for Medicare when you first become eligible or when your active employee coverage ends to avoid paying costly late-enrollment penalties.
- Carefully consider whether you should enroll in COBRA if you are eligible for Medicare. COBRA medical coverage does not qualify as active employee coverage. You will not be eligible for the special Medicare enrollment period when your COBRA medical coverage ends, meaning your medical coverage may lapse. For purposes of medical claim processing, COBRA will assume you are enrolled in Medicare Parts A and B, if eligible, and will not pay claim amounts it assumes Medicare is responsible for.

## Sources of Medical Coverage

When you retire, you generally have a choice between the following types of medical coverage, depending on your Medicare status:

Type of medical coverage	Details
<b>Pre-Medicare retiree coverage</b>	Medical coverage through JPMorgan Chase group plan for pre-Medicare retirees, which may be available to you at full cost (i.e., no company medical subsidy), or with a company medical subsidy based on the rules in effect at the time of your retirement.
<b>Medicare-eligible retiree coverage</b>	Medical coverage through Via Benefits, one of the industry's leading health insurance marketplaces, provides a large variety of medical, prescription drug, dental and vision individual options to best meet your needs and budget, all with the help of licensed benefit advisors to answer questions. If eligible for a medical subsidy, based on the rules in effect at the time of your retirement, you will receive a subsidy into a Health Reimbursement Arrangement (HRA) with Via Benefits.
<b>Unsubsidized COBRA coverage</b>	This coverage allows you to continue your active employee coverage, generally for 18 months. If you elect this coverage, you will not be eligible to elect retiree coverage through JPMorgan Chase (pre-Medicare) in the future or receive a Health Reimbursement Arrangement with Via Benefits (if Medicare-eligible).
<b>Subsidized COBRA coverage</b>	<p>If you are retiree-eligible and receiving a subsidy from JPMorgan Chase toward the cost of your COBRA coverage due to a severance arrangement, you may continue your COBRA coverage until the subsidy period expires (up to six months on COBRA coverage depending on your years of service). Once the subsidy expires, you have two choices:</p> <ol style="list-style-type: none"> <li>1. You have a one-time opportunity to elect health care coverage through the JPMorgan Chase Retiree Plan (if pre-Medicare) or through Via Benefits (if Medicare-eligible) for medical, prescription drug, dental and/or vision coverage.</li> <li>2. You can continue with COBRA coverage for the remainder of your COBRA period (generally 18 months) by paying the full cost of coverage. However, at the end of your COBRA coverage, you will not be able to elect retiree coverage through JPMorgan Chase (if pre-Medicare) or receive a Health Reimbursement Arrangement with Via Benefits (if Medicare-eligible) at any time in the future.</li> </ol>
<b>Individual medical plans</b>	These plans are available through various insurance companies or public exchanges. If you elect this coverage, you will not be able to elect retiree coverage through JPMorgan Chase (if pre-Medicare) or receive an HRA with Via Benefits (if Medicare-eligible) at any time in the future.

**PLEASE NOTE:** If you receive a COBRA subsidy due to the death of a retiree-eligible employee, you may elect COBRA coverage for the entire length of your subsidy (generally up to 36 months), and then elect coverage through the JPMorgan Chase Retiree Plan (if pre-Medicare) or through Via Benefits (if Medicare-eligible) after your subsidy expires.

For more information, see [pages 45 – 51](#).



### Important: Continuous Coverage

You and your covered family members must remain continuously enrolled in coverage as a retiree either through JPMorgan Chase (pre-Medicare) or Via Benefits (Medicare-eligible). This applies even if you are eligible for Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage. Generally, you must elect coverage as a retiree rather than COBRA coverage if you want to remain covered as a retiree in the future.

**Additional Information**

- If you elect coverage under the JPMorgan Chase Pre-Medicare Retiree Plan or COBRA, your rates will be higher than the amount you contributed toward the active employee coverage. Medicare-eligible coverage rates through Via Benefits vary.
- If you elect COBRA medical, you may continue to earn Wellness Rewards for your MRA. You will not receive additional MRA funds under the JPMorgan Chase Retiree Medical Plan (if pre-Medicare) or through Via Benefits (if Medicare-eligible).
- Before you elect any coverage, carefully review the Retiree Medical, Dental and Vision Plan information from JPMorgan Chase (if pre-Medicare) and from Via Benefits (if Medicare-eligible), as well as your COBRA options and the associated costs in the materials that will be mailed to your home at retirement.
- If you are a retiree-eligible employee who is the spouse/domestic partner of an active eligible employee, you have the ability to enroll as a dependent of your spouse/domestic partner for active employee benefits. Please contact HR Answers for details.

For more information:

**Pre-Medicare retirees** (or those interested in COBRA coverage), go to:

**My Health**

**From Work:** Type “go/myhealth” into your intranet browser

**From Home:** Visit [myhealth.jpmorganchase.com](https://myhealth.jpmorganchase.com)

Or call:

**HR Answers**

**1-877-JPMChase (1-877-576-2427)**

**Medicare-eligible retirees call:**

**Via Benefits**

**1-844-448-7300**

**COBRA**

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law that allows employees and their legal spouses and children to continue the coverage you had as an employee, generally for a period of up to 18 months after a termination of employment. Under COBRA, you can continue your JPMorgan Chase Medical Plan (including your MRA), Dental Plan and Vision Plan coverage, and/or Health Care Spending Account.

Also under COBRA, you may elect to continue participating in certain wellness-related programs offered through a single “bundled” election, described on [page 16](#).

**REMINDER:** You must enroll in Medicare as soon as you reach age 65 or when your employment ends, whichever is later. COBRA coverage does not qualify as active employee coverage, and you will not be eligible for the special Medicare enrollment period when your COBRA coverage ends, meaning your medical coverage may lapse.

**COBRA Medical Coverage and Medicare**

If you are age 65 or older when you retire from JPMorgan Chase, you may elect COBRA medical coverage and Medicare. In this situation, Medicare pays first, before COBRA medical is applied. Instead of COBRA, you may also elect coverage through Via Benefits and Medicare, which may be more cost-effective.

**Retiree-eligible and Subsidized COBRA Coverage**

If you are eligible for the JPMorgan Chase Retiree Benefits Program (if pre-Medicare) or coverage through Via Benefits (if eligible for Medicare and a medical subsidy), you can elect Company-subsidized COBRA coverage, for the lesser of six months or the number of months of severance benefits you receive. For additional information on COBRA, see [page 12](#).

**IMPORTANT:** You must then elect your retiree coverage at the end of this subsidized COBRA period through JPMorgan Chase (prior to Medicare eligibility) or through Via Benefits (once you are eligible for Medicare) in order to be eligible in the future for JPMorgan Chase medical, dental, vision and/or any medical subsidy. Eligibility for this medical subsidy will be based on the rules in effect at the time of your retirement.

In addition, you may elect coverage for one benefit under COBRA and another benefit under JPMorgan Chase (if pre-Medicare) or Via Benefits (if Medicare-eligible) (e.g., you can elect medical coverage under COBRA and dental coverage under the JPMorgan Chase Retiree Dental Plan or through Via Benefits if Medicare-eligible).

You can continue with COBRA coverage for the remainder of your COBRA period (generally 18 months), paying the full cost of COBRA coverage after your COBRA subsidy expires. However, once you begin unsubsidized COBRA coverage, you will not be able to continue health care coverage through JPMorgan Chase (if pre-Medicare) or receive a subsidy (if eligible) at any time in the future. Via Benefits coverage is available, without a subsidy, to individuals who are Medicare-eligible.

If you have elected COBRA coverage as a result of the death of a retiree-eligible active employee, you may continue COBRA coverage, paying subsidized rates for the entire 36-month COBRA period. At the end of that period, you have a one-time opportunity to elect retiree coverage through JPMorgan Chase (if you are not yet eligible for Medicare) or through Via Benefits (if you are Medicare-eligible) to receive coverage or a medical subsidy from JPMorgan Chase, if applicable, in the future.

**PLEASE NOTE:** If you are eligible for Medicare, your retiree benefits (medical, prescription drug, dental and vision) will be through Via Benefits, not JPMorgan Chase. The benefits through Via Benefits are available on a full-cost basis at any point in the future, even if you continue to elect COBRA for the full 18 months of coverage. However, if you are eligible for a medical subsidy, you must elect retiree coverage through Via Benefits at the end of subsidized COBRA coverage to receive the medical subsidy into the Health Reimbursement Arrangement at any time in the future.

## Medical Options: Pre-Medicare and Medicare-eligible Retirees

The options available to you and your dependents vary depending on whether you and/or your dependents are pre-Medicare or Medicare-eligible.

### Eligibility

If you are eligible for benefits as a retiree, generally your dependents also are eligible. You can cover dependents who were part of your family on the date you retired, regardless of whether they were covered under the JPMorgan Chase Medical Plan for active employees.

You must be enrolled in JPMorgan Chase coverage to cover your dependents. Children are eligible until the end of the month in which they turn age 26. You may continue coverage beyond age 26 for a disabled child dependent (as deemed by the carrier to be permanently or temporarily disabled), but that dependent must be enrolled in a JPMorgan Chase Medical, Dental, Vision or Life & Accident Insurance plan prior to turning age 26.

For more information on Dependent Eligibility Requirements, go to:

**My Health > Benefits Enrollment > 2024 Benefits Resources > Dependent Eligibility Requirements**

### Enrolling in Medical Coverage

You must actively enroll in medical coverage either through JPMorgan Chase (if pre-Medicare) or Via Benefits (if Medicare-eligible). If you do not make any elections, no coverage will be provided.

In general, you and your dependents enroll in the same retiree medical option at retirement through JPMorgan Chase unless one individual is eligible for Medicare and the others are not. In this case, you and your dependents may be covered under separate medical options, one through JPMorgan Chase (pre-Medicare) and the other through Via Benefits (Medicare-eligible).

**PLEASE NOTE:** If you enroll in retiree medical coverage, you may not change your health care company. You may, however, switch between Options 1 and 2.



Changing Your Medical Coverage During the Year

Generally, you remain in the same medical plan option throughout the year. However, you can call HR Answers (if pre-Medicare) or Via Benefits (if Medicare-eligible) to change your option before the next annual benefits enrollment period in case of:

- Medicare Entitlement: You or your covered dependent turns age 65 during the year and is currently enrolled in a pre-Medicare retiree medical option through JPMorgan Chase. In this case, you will automatically receive information about your Medicare-eligible options and information on how to make a new election through Via Benefits.
- Relocation: You move out of your medical plan option's service area.

**REMINDER:** While enrolled in medical coverage through JPMorgan Chase, you will have the opportunity to change your medical plan elections during the annual enrollment process, which generally occurs in November for the following calendar year. If you do not make changes, your current elections will continue to apply the new applicable rates effective January 1, assuming no changes are made to the available benefits options. If you are enrolled through Via Benefits, you will also have the opportunity to change your elections during Via Benefits' annual enrollment. Contact Via Benefits for information.

Medical Options

Your medical plan options are designated as either “pre-Medicare” or “Medicare-eligible,” as described below.

You will receive information about your retiree medical plan options and enrollment instructions:

- When you are first eligible as a new retiree; and
- Prior to the annual benefits enrollment period each fall, if you are enrolled in the JPMorgan Chase Retiree Medical Plan as a pre-Medicare retiree, or enrolled through Via Benefits if you are Medicare-eligible.

My Health for pre-Medicare retirees

My Health is a centralized online resource for you and your family to go to educate yourselves on the Retiree Medical Plan, link to your health care company and more.

**FROM WORK**  
Type “go/myhealth” into your intranet browser.

**FROM HOME**  
Visit [myhealth.jpmorganchase.com](https://myhealth.jpmorganchase.com) (also available for your spouse/ domestic partner).

Options

Pre-Medicare

An enrolled person is considered “pre-Medicare” if he or she is under age 65 and not covered by Medicare. If you reside outside of the U.S. and do not have access to Medicare, you will be classified as pre-Medicare even if you are over age 65. You are part of JPMorgan Chase Retiree Benefits. Your information will come from JPMorgan Chase. See the next page for a summary of the Pre-Medicare Retiree Medical Coverage.

Medicare-eligible

An enrolled person is considered “Medicare-eligible” if they are age 65 or older and/or eligible for Medicare, including those eligible due to a disability. Once you become Medicare-eligible, you are no longer part of JPMorgan Chase Medical, Dental or Vision Benefits. Your information will come from Via Benefits. See [page 50](#) for a summary of Medicare coverage.

Split Coverage

If you are pre-Medicare while your eligible dependent is Medicare-eligible (or vice-versa), you can elect coverage through JPMorgan Chase, while the Medicare-eligible individual enrolls through Via Benefits.



## Pre-Medicare Retiree Medical Coverage

For those covered under the JPMorgan Chase Medical Plan (pre-Medicare), the plan is a Preferred Provider Organization Plan (PPO Plan) administered by Aetna and Cigna. There are two plan options, which include medical and prescription drug coverage, with separate copayments, out-of-pocket maximums, deductibles and coinsurance for each covered service and prescription drug. Regardless of which Pre-Medicare Retiree Medical Plan option and health care company you elect, your prescription drug coverage will be administered by CVS Caremark.

- If you are enrolled in the Medical Plan Option 1 or 2, this is the same plan that you participate in as an active employee. You do not have to keep the same coverage you had as an active employee, and your deductibles, copayments and out-of-pocket maximums are no longer based on your Total Annual Cash Compensation.
- If you are enrolled in the Kaiser HMO Plan, you will be given the option to elect coverage under the Pre-Medicare Retiree Medical Plan (Option 1 or 2) or elect COBRA coverage under the Kaiser HMO Plan, which you were enrolled in before your termination. Note that the Kaiser HMO Plan is not an available option for Pre-Medicare Retiree Medical coverage. If you choose to enroll in the Pre-Medicare Retiree Medical Plan, you will need to receive all services and prescription drugs from non-Kaiser doctors, facilities and pharmacies. Services received from Kaiser doctors, facilities and pharmacies will not be covered under the Pre-Medicare Retiree Medical Plan. If you are eligible for Pre-Medicare Retiree Medical coverage, but choose to enroll in COBRA coverage under the Kaiser HMO Plan, you will not have the option to enroll in the Pre-Medicare Retiree Medical Plan when your COBRA coverage ends. For additional information on retiree-eligible and subsidized COBRA coverage, see [page 46](#).

Additional details regarding the Plan will be sent to you after you retire.

Once you qualify for Medicare, you must elect your coverage through Via Benefits. You must first enroll in Medicare Parts A and B.

You may continue to use any remaining MRA funds, though you cannot earn or receive additional MRA funds. For more information on your MRA, please see [page 52](#).

## Cost of Pre-Medicare Retiree Medical Coverage

The premiums for retiree medical coverage will depend on:

- The plan option you choose; and
- The type of dependents you cover.

You will receive information about your eligibility and cost for retiree medical coverage shortly after you retire. JPMorgan Chase will adjust the cost of retiree medical coverage periodically, generally at the beginning of each plan year (January 1).

### Unsubsidized Retiree Medical Coverage

If you are not eligible for Company-subsidized retiree medical coverage (in other words, if you have “access-only” coverage), you will pay the full premium cost at group rates determined by JPMorgan Chase and its medical carriers.

## Medical Options: Pre-Medicare and Medicare-eligible Retirees *(continued)*

### Subsidized Retiree Medical Coverage

JPMorgan Chase will pay part of the premium cost of retiree medical coverage for heritage Chase and heritage Morgan employees who meet the eligibility requirements for subsidized coverage shown in the table on [page 42](#). The Company's retiree medical subsidy is capped at the cost of the Retiree Traditional Indemnity High Option in effect in 2000. You are responsible for paying the full amount of any premium above this capped amount.

If you are eligible for Medicare and enroll through Via Benefits, your subsidy (if eligible) is provided through a Health Reimbursement Arrangement (HRA) used to cover medical, prescription drug, dental and/or vision premiums and eligible out-of-pocket medical, dental and vision expenses. **Note:** Prescription drug out-of-pocket expenses are not eligible for HRA reimbursement.

### Paying for Pre-Medicare Medical Coverage

You will be billed monthly. You may also submit a signed authorization to have your monthly premium deducted from a personal checking or savings account at any bank in the United States. Automatic monthly payments are strongly encouraged to avoid loss of coverage.

**REMINDER:** If you do not pay your premium on a timely basis (even if you don't receive a bill), your coverage will be terminated (retroactively) as of the end of the month when a payment was last made. Coverage cannot be reinstated, and you will not be able to re-enroll in the future.

### If You Die While Enrolled in Medical Coverage

If you should die while covered under the JPMorgan Chase Retiree Medical Plan, any enrolled dependents may continue their coverage as long as they meet the dependent eligibility requirements and continue to pay the applicable monthly premium.

## Medicare Coverage



### Take Action:

Retirees and dependents age 65 or older must enroll in Medicare as soon as possible.

### Medicare Part C and Part D

For more information on Medicare Part C and Part D, or to enroll in Medicare Part C or Part D options, contact:

Via Benefits  
1 844 448 7300

Medicare is a federal health insurance program designed to help seniors and the disabled pay for most of their medical care. Medicare is composed of Part A (hospital insurance) and Part B (medical insurance), together known as "Original Medicare," and Part D (prescription drug coverage). Medicare generally does not cover medical services provided outside the United States.

**CONSIDERATION:** It is important to sign up for Medicare when you first become eligible or when your active employee medical coverage ends to avoid paying costly late-enrollment penalties. For more information, please see [page 51](#).

### Medicare Part A (Hospital Insurance)

Medicare Part A helps cover expenses for basic inpatient hospital care (e.g., semi-private room, general nursing), care in a skilled nursing facility, home health care and hospice care. In most cases, you will not pay a monthly premium for Part A because, as an active employee, you paid Medicare taxes that cover the cost of participating in Part A.

### Medicare Part B (Medical Insurance)

Medicare Part B helps cover expenses for doctors' services, outpatient care and other medical services that are not covered by Medicare Part A, such as diagnostic tests, ambulatory surgery centers and second surgical opinions.

Participating in Medicare Part B is optional. However, if you are receiving Social Security benefits when you turn age 65, you will be enrolled in Medicare Part B coverage automatically unless you are still employed. You must pay a monthly premium to receive Medicare Part B benefits. Please see "Applying for Medicare" on [page 51](#) for information about when to apply for Medicare Part B coverage.

For more information regarding Medicare Parts A and B, visit: [medicare.gov](https://www.medicare.gov)

## Medicare Coverage *(continued)*

### Medicare Part C (Medicare Advantage Plans)

Medicare Advantage Plans (Medicare Part C) are managed-care plans offered by private health insurance companies across the country.

The federal government helps to fund Medicare Advantage Plans by paying a set amount of money to the health insurance companies that offer these types of plans for each participant who enrolls. Because of this funding, Medicare Advantage Plans cover the same services as Original Medicare, plus they sometimes offer enhanced benefits for vision, hearing, prescription drugs and other services.

You must be enrolled in Medicare Part A and paying Medicare Part B premiums to participate in a Medicare Advantage Plan.

### Medicare Part D (Medicare Prescription Drug Plans)

People with Medicare can purchase coverage for prescription drugs under a Medicare Part D plan. These plans are offered by private health insurance companies, not by the federal government. These plans work much like other types of medical insurance: you pay a monthly premium and then pay a share of the cost of each prescription drug. The premiums vary based on the plan you choose and your geographic area.

### Applying for Medicare



#### Take Action:

If you are not receiving Social Security benefits, you must apply for Medicare by contacting any Social Security Administration office.

If you or any of your dependents are age 65 or older when you retire, you must apply for Medicare immediately.

It is important to sign up for Medicare when you first become eligible or when your active employee coverage ends to avoid paying costly late-enrollment penalties. COBRA or Retiree Medical coverage does not qualify as active employee coverage. You will not be eligible for the Medicare special enrollment period when your subsidized COBRA or COBRA coverage ends, and you may have to wait to enroll until the next Medicare general enrollment period.

Your seven-month initial enrollment period for Medicare begins three months before you reach age 65. By applying early in that period, you can avoid a possible delay in the start of your Medicare Part B coverage.

However, if you became eligible for Medicare Part A and/or Part B while actively employed and covered by the JPMorgan Chase active Medical Plan, you should sign up for Part A and/or Part B during the eight-month special enrollment period that begins the month after your retirement date or your JPMorgan Chase active Medical Plan ends, whichever happens first.

If you wait 12 or more months to enroll:

- The effective date of your Medicare part B coverage could be delayed; and
- Your premiums generally will be higher. Part B premiums increase 10% for every 12 months that you could have been enrolled but were not. The increase in Part A premium (if you have to pay a premium) is 10%, regardless of how late you enroll for Medicare Part A coverage.

## Medical Reimbursement Account (MRA)

If you qualify for retirement and had a Medical Reimbursement Account (MRA) as an active employee, you can use any remaining balance in your MRA to pay for eligible expenses as a retiree.

- If you are enrolled in the JPMorgan Chase Retiree Medical Plan (if pre-Medicare) or under COBRA medical coverage, your MRA can be used to pay for covered out-of-pocket medical and prescription drug expenses.
- If you are enrolled in coverage through Via Benefits (if Medicare-eligible), your MRA will not transfer to Via Benefits, but you can continue using the remaining balance to pay for your eligible out-of-pocket medical and prescription drug expenses by submitting a paper claim form along with copies of the applicable explanation of benefits (EOB) to your prior health care company (Aetna or Cigna).

Under JPMorgan Chase Retiree Medical (if pre-Medicare) and Via Benefits (if Medicare-eligible), you will not earn or receive additional MRA funds; however, under COBRA medical coverage you can continue to earn Wellness Funds to increase the value of your MRA. With either the JPMorgan Chase Retiree Medical Plan or COBRA medical coverage, you can use the remaining balance in your MRA via automatic claim reimbursement (if available) or debit card payment method (applies only to those enrolled in COBRA).

For more information or to access the *MRA and/or HCSA Claim Form*, see:

**My Health > Medical, Rx, MRA & Spending Accounts > Claim and Other Forms**

<b>MRA Fees</b>	<p><b>Effective January 1, 2024, Medical Reimbursement Accounts with a balance of less than \$25 will be forfeited.</b></p> <p>If you elect JPMorgan Chase COBRA medical coverage, no fees are deducted from your MRA. If you elect the JPMorgan Chase Retiree Medical Plan (if pre-Medicare) or Via Benefits (if Medicare-eligible), monthly administrative fees will be deducted from your account.</p>
<b>If You Die While Enrolled in Medical Coverage</b>	<p>If you should die while covered under the JPMorgan Chase Retiree Medical Plan and you have an MRA balance, your covered surviving spouse or domestic partner should contact your prior health care company (Aetna or Cigna) and have them move the remaining MRA funds into an account in the surviving spouse's or domestic partner's name. Dependent children are not eligible to receive the MRA balance because they were not eligible to earn funding prior to employee death.</p>

## Pre-Medicare Retiree Dental Plan

The retiree dental plan options provide coverage for preventive care, basic and major restorative care, and orthodontia services for children. You and your dependents must be enrolled in the same retiree dental plan option during retirement.

You can choose from the same plan options that are available to active employees. You can change your dental plan option upon retirement from the option you had as an active employee.

### Eligibility

If you are eligible for retiree benefits as described on [pages 41–42](#), generally you can elect retiree dental coverage for you and your eligible dependents.

You must be enrolled in dental coverage in order to cover your dependents. Children are eligible until the end of the month in which they turn age 26.\* Your eligible dependents continue to be eligible for this coverage after you die.

\*Eligibility could continue beyond age 26 for disabled dependents. See the Dependent Eligibility document for more details.

### Cost

You will pay the full cost of the retiree dental premium at group rates as determined by JPMorgan Chase and its carriers. The cost is based on the option you choose and type of dependents you cover. JPMorgan Chase does not subsidize the cost of retiree dental coverage.

You will receive information about your eligibility and cost for retiree dental coverage when you retire. JPMorgan Chase will adjust the cost of retiree dental coverage periodically, generally at the beginning of each plan year (January 1).

### Paying for Dental Coverage

You will be billed monthly. You may also submit a signed authorization form to have your monthly premium deducted from a personal checking or savings account at any bank in the United States. Automatic monthly deductions are strongly encouraged to avoid loss of coverage.

**REMINDER:** If you do not pay your premium on a timely basis (even if you do not receive a bill), your coverage will be terminated (retroactively) as of the end of the month when a payment was last made. Coverage cannot be reinstated, and you will not be able to re-enroll in the future.

## Pre-Medicare Retiree Vision Plan

The Retiree Vision Plan helps pay for covered vision-related expenses, such as eye exams, lenses (including contact lenses) and eyeglass frames. When you obtain care from a network vision care professional, your copayment for exams and lenses will be lower than if you use an out-of-network provider.

You can choose the same plan option that is available to active employees.

### Eligibility

If you are eligible for retiree benefits described in the tables on [pages 41-42](#), generally you can elect retiree vision coverage for you and your dependents.

You must be enrolled in vision coverage to cover your dependents. Children are eligible until the end of the month in which they turn age 26.\* Your eligible dependents continue to be eligible for this coverage after you die.

\*Eligibility could continue beyond age 26 for disabled dependents. See the Dependent Eligibility document for more details.

### Cost

You will pay the full cost of the retiree vision premium at group rates as determined by JPMorgan Chase and its vision carrier. Your cost for coverage will depend on the type of dependents you cover. JPMorgan Chase does not subsidize the cost of retiree vision coverage.

You will receive information about your eligibility and cost for retiree vision coverage when you retire. JPMorgan Chase will adjust the cost of retiree vision coverage periodically, generally at the beginning of each plan year (January 1).

### Paying for Vision Coverage

You will be billed monthly. You may also submit a signed authorization form to have your monthly premium deducted from a personal checking or savings account at any bank in the United States. Automatic monthly deductions are strongly encouraged to avoid loss of coverage.

**REMINDER:** If you do not pay your premium on a timely basis (even if you do not receive a bill), your coverage will be terminated (retroactively) as of the end of the month when a payment was last made. Coverage cannot be reinstated, and you will not be able to re-enroll in the future.

## Medicare-Eligible Dental and Vision Coverage

If you are Medicare-eligible, you can enroll in dental and/or vision coverage through Via Benefits.

## Health Care Spending Account

You can incur eligible expenses up to the end of the month in which your employment ends. You will have until March 31 of the year following your retirement to submit claims for eligible expenses.

**Reimbursement Method:** If you continue your HCSA under COBRA and also elect COBRA medical through JPMorgan Chase, you can continue using the reimbursement method (automatic claim payment if available, or debit card) available to you as an active employee. If you continue your HCSA under COBRA and elect Retiree Medical (if pre-Medicare) OR do not elect either Retiree Medical or COBRA medical through JPMorgan Chase, you must submit an MRA and/or HCSA Claim Form for reimbursement of expenses. For a copy of the form, go to:

**My Health > Medical, Rx, MRA & Spending Accounts > My MRA & Spending Accounts > Claim and Other Forms**

For information on the Dependent Care Spending Account or the Transportation Spending Accounts, please see [pages 18-19](#).

## Retiree Life Insurance

If you are eligible for retiree benefits as described on [pages 41-42](#), generally you are eligible for Retiree Life Insurance. For information on converting or porting any active employee coverage, see [pages 20-25](#).

When you retire, you will receive information about your eligibility and cost. Typically, you can elect Retiree Life Insurance in the amounts of \$5,000 or \$10,000. After you make your election, you may subsequently reduce your coverage amount or waive coverage. However, you cannot increase coverage – nor can you enroll at a later date if you do not elect coverage when you first retire.

### Cost of Coverage

The cost of coverage is based on the amount of coverage and your age. You will pay the full cost of Retiree Life Insurance. JPMorgan Chase will adjust the cost periodically, generally on January 1, based on your age and amount of coverage.

### Paying for Retiree Life Insurance

Initially, you will be billed monthly. However, you can also elect to have your monthly premium deducted from a personal checking or savings account at any bank in the United States.

**REMINDER:** If you do not pay your premium on a timely basis (even if you do not receive a bill), your coverage will be terminated (retroactively) as of the end of the month when a payment was made, and it cannot be reinstated.

### Beneficiary Designations

You can designate beneficiaries for Retiree Life Insurance through the Online Beneficiary Designations site at: [beneficiary.jpmorganchase.com](https://beneficiary.jpmorganchase.com).

You may also submit a paper Beneficiary Designation form, and although these beneficiaries will not be reflected on the Online Beneficiary Designations site, these designations will remain valid until you make a change on a valid form that is accepted by the Plan Administrator. If you have questions about the site or to request a paper form, please call:

**HR Answers**  
1-877-JPMChase (1-877-576-2427)





# Other Benefits & Programs

## IN THIS SECTION:

- ▶ Discounted JPMorgan Chase financial services available to you.
- ▶ Repayment of tuition reimbursement.

## JPMorgan Chase Employee Financial Services (EFS)

As you leave JPMorgan Chase, your banking transition should be as seamless and convenient as possible. Although the banking privileges you received as an employee – such as checking accounts with no monthly services fees – may end when you leave the firm, your account will remain open, and you may continue to use the same checks, ATM/debit cards and online banking services as you did while employed by JPMorgan Chase.

Depending on your individual situation and account balances, you may want to take this opportunity to increase your account balances to avoid paying monthly service fees, or consider changing to a product that is a better fit for your financial situation.

If you are retiring from the firm, you will retain your existing checking privileges. Check with a banker to make sure your account has the retiree waiver.

## Safe Deposit Box

You may retain your safe deposit box by paying the amount due at the time of renewal.



## Education Benefit Program

Under the JPMorgan Chase Education Benefit (formerly known as the Tuition Assistance Program), you will repay JPMorgan Chase a percentage of Education Benefit funding received within the past two years prior to your termination date, according to the following schedule:

Tuition Repayment	
Date of Termination	Percentage of Education Benefit Funding to be Repaid to JPMorgan Chase
Within one year of the course(s) paid date	100%
Within two years of the course(s) paid date	50%

The schedule applies separately to each course expense paid under the JPMorgan Chase Education Benefit. You are not required to repay JPMorgan Chase for Education Benefit funding if your employment ends due to workforce reduction, divestiture or sale of business, outsourcing, long-term disability or death.

Also:

- If you have an approved application for tuition reimbursement, but did not submit a tuition reimbursement request, you will not be reimbursed by JPMorgan Chase.
- If you have been approved for tuition through a catalog program or direct payment that has not been paid to your education provider, payment will be made by JPMorgan Chase and will be included in your tuition repayment obligation.
- Repayment obligation is determined by the date the Education Benefit funding benefit was paid by J.P. Morgan Chase on your behalf or the date you were reimbursed.
- If you leave before or after you complete your approved courses, please submit a record of your satisfactory grades and receipts within 90 days of completing the course(s).
- Repayment obligation amounts will be communicated after your departure. Failure to repay your applicable Education Benefit funding will result in ineligibility for rehire.

## Redeeming Earned Recognition Points

To redeem earned recognition points, access [go/appreciate](#).

- Employees leaving the firm will have until their final day of employment to redeem points. Involuntarily terminated employees will not be eligible to redeem points.
- If an employee does not redeem points in the specified time, the points will be canceled. All days mentioned in [Terms & Conditions](#) are calendar days unless otherwise noted.
- All Programs are subject to change, amendment, revision or termination at any time, in JPMorgan Chase & Co.'s sole and absolute discretion.

For more information, access [Terms & Conditions](#).



# Alumni Activities

## IN THIS SECTION:

- Networks for alumni.

## JPMorgan Chase Alumni Network

The JPMorgan Chase Alumni Network is the firm's official, global alumni program to help former employees connect with each other and with JPMorgan Chase.

### Why Join?

By joining the Alumni Network website, you will have access to:

- A global community of alumni around the world and the opportunity to connect with friends and former colleagues
- The latest company news and alumni features, including a monthly online newsletter
- Career information and a Talent Community to join
- Event information
- Resources and FAQs to help you find what you're looking for

### Eligibility

Former employees with two or more years of service at J.P. Morgan, Chase, JPMorgan Chase, or one of its heritage firms or subsidiaries who have retired or left in good standing are eligible to join.

### How to Join

To join the alumni site, visit:

<https://alumni.jpmorganchase.com>

Please allow two weeks after your final day with the firm before registering and use your personal email address when signing up. Follow the instructions to register and create your profile on this secure site.

### Questions

For questions or comments on the Alumni Network, please contact:

The Alumni Network team at  
[alumni.relations@jpmorganchase.com](mailto:alumni.relations@jpmorganchase.com)

## Chase Alumni Association

You may also be interested in joining the separate, alumni-run Chase Alumni Association (CAA), which was founded in 1987.

Membership Benefits	Network with other members at free and discounted members-only events. When you join the virtual CAA community online, you will have access to the membership directory.
Eligibility	CAA membership is open to current and former employees of JPMorgan Chase and previously merged banks, including Chase Manhattan Bank, Chemical, Manufacturers Hanover, Bank One and Washington Mutual.
How to Join	To join, visit: <a href="https://chasealum.org">chasealum.org</a>  Click <b>Membership</b> at the top of the page, followed by <b>Become a Member</b> .
Questions	If you have any questions, write to the Chase Alumni Association at: <a href="mailto:membership@chasealum.org">membership@chasealum.org</a>

# Resetting Your Single Sign-On Password

To ensure the security of JPMorgan Chase's websites and tools, a Single Sign-On password is required before access can be processed. You will need to reset your password the first time you log in after your employment ends.

**NOTE:** Before your last day, review and update your contact details from the company intranet on [me@jpmc](mailto:me@jpmc) so that you can receive important communications after you leave. Go to [me@jpmc](mailto:me@jpmc) and search "View and Update Personal Information."

## Step 1 > Reset Your Single Sign-On Account

A. Visit <https://password.jpmchase.com> to reset your password.

**Manage your Password**  
Manage your SSO, Desktop (Active Directory) and Janus password

**Before Getting Started**  
The following items will be needed during the password reset or unlock account process:

- Phone registered in your HR profile to receive an access code
- Answers to your security questions
- Token passcode from your soft or hard token (applicable to most current employees and contractors)

B. Select "Reset Password" option.

**Reset Password**  
One password for your Desktop, Single Sign-on and Janus

**Validate Identity**  
We need to confirm your identity to ensure you have the appropriate access to JPMorgan Chase websites. We do this by sending a temporary access code to your mobile phone number.

\* Standard ID (SID):

## Step 2 > Validate Your Identity

- A. Enter your SID and phone number that you confirmed in the HR system prior to your last day.
- B. Select "Text" or "Call/Voice" to receive your access code. **NOTE:** If you're using a landline, you **MUST** select the Call/Voice option.

**Oh no! Something went wrong...**  
An error has occurred. Please try the password reset or unlock process again.

[Contact Help Desk](#) [Try Again](#)

If you receive an error, please try all phone numbers that may be in your HR record. Your contact information must be correct to receive the access code. If still unsuccessful, please call HR Answers at 1-877-576-2427 to have your information updated.

**NOTE:** Once your information is updated by HR Answers, you will need to wait up to 24 hours before attempting to request your one-time access code to reset your SSO password.

## Step 3 > Enter Your Access Code and Click "Next"

**Manage Your Password**  
One password for your Desktop, Single Sign-on and Janus

**Validate Identity**  
Standard ID (SID): N123456

\* Access Code:  
[Input field with 75185885]

The code will arrive within 5 minutes to your mobile phone number and it will expire 10 minutes after being generated.

## Step 4 > Answer Your Security Questions

**Manage Your Password**  
One password for your Desktop, Single Sign-on and Janus

**Security Questions**  
Please provide 3 out of the 4 of the requested information to we can confirm your identity.

Standard ID (SID): N123456

Date of Birth:  
MM / DD / YY

Answer the security questions using your personal information that you verified in the HR system of record prior to your last day of employment. Click "Next."

## Step 5 > Create a New Password

**Manage Your Password**  
One password for your Desktop, Single Sign-on and Janus

**Create New Password**  
This new password will be used to log into all JPMC systems.

Standard ID (SID): N123456

\* New Password:  
[Input field with 8 asterisks]

Your password must contain:  
At least eight characters

Create an eight-character password based on listed criteria. Re-enter new password, and click "Submit."

## Step 6 > SUCCESS!

**Success!**  
Your password has been changed!

Please wait at least 5 minutes after receiving this confirmation message to ensure the password has taken effect.

You have successfully reset your SSO password. You should receive this confirmation screen.

# “Service” Definitions

Following are definitions of “service” that are referenced throughout this Guide.

**QUESTIONS:** For a full version of these definitions, please see [Your JPMC Benefits Guide](#).

## Total Service

Generally the period beginning on your first day actively at work as an employee of JPMorgan Chase or an affiliate and ending when your employment ends.

This generally includes all periods of employment with JPMorgan Chase or any of the merged companies that have become part of JPMorgan Chase.

## Pay Credit Service (Cumulative Service)

A period of service used to determine the level of Automatic Pay Credits for certain employees in the 401(k) Savings Plan. (It was previously used to determine the level of pay credits in the Retirement Plan.) Pay credit service means the period of service with JPMorgan Chase that may include service with predecessor heritage organizations as outlined by the following conditions (to view your years of pay credit service, go to [My Rewards > My personalized Summary > My Portfolio > 401\(k\) Savings Plan](#)):

If employed by Manufacturers Hanover Corporation or one of its participating subsidiaries or Chemical Banking Corporation or one of its participating subsidiaries on the date of their merger (December 31, 1991), then only prior service with the specific heritage organization employing you on that merger date (December 31, 1991) will count as pay credit service. Service with the other heritage organizations will not count.

If employed by Chemical Banking Corporation or one of its participating subsidiaries or The Chase Manhattan Corporation or one of its participating subsidiaries on the date of their merger (March 31, 1996), then only prior service with the specific heritage organization employing you on that merger date (March 31, 1996) will count as pay credit service, as follows:

- If employed by Chemical Banking Corporation or one of its participating subsidiaries as of March 31, 1996, service recognized for pay credit purposes under the Chemical Retirement Plan on such date will count as pay credit service; or
- If employed by The Chase Manhattan Corporation or one of its participating subsidiaries as of March 31, 1996, service recognized for benefit service purposes under the Chase Retirement Plan on such date will count as pay credit service.

- If employed by The Chase Manhattan Corporation or one of its participating subsidiaries or J.P. Morgan or one of its participating subsidiaries on the date of their merger (December 31, 2000), then only prior service with the specific heritage organization employing you on that merger date (December 31, 2000) will count as pay credit service, as follows:
- If employed by The Chase Manhattan Corporation or one of its participating subsidiaries as of December 31, 2000, service recognized for pay credit purposes under the Chase Retirement Plan on such date will count as pay credit service; or
- If employed by J.P. Morgan or one of its participating subsidiaries as of December 31, 2000, service recognized for vesting purposes under the J.P. Morgan Retirement Plan on such date will count as pay credit service.

If employed by JPMorgan Chase & Co. or one of its participating subsidiaries or Bank One Corporation or one of its participating subsidiaries on the date of their merger (July 1, 2004), then only prior service with the specific heritage organization employing you on that merger date (July 1, 2004) will count as pay credit service, as follows:

- If employed by JPMorgan Chase & Co. or one of its participating subsidiaries as of July 1, 2004, service recognized for pay credit purposes under the JPMorgan Chase Retirement Plan on such date will count as pay credit service; or
- If employed by Bank One Corporation or one of its participating subsidiaries as of July 1, 2004, service recognized for pay credit purposes under the Bank One Corporation Personal Pension Account Plan (“Bank One Plan”) on such date will count as pay credit service.

If employed by JPMorgan Chase & Co. or one of its participating subsidiaries or Bear Stearns or one of its subsidiaries on the date of their merger (May 30, 2008), then only prior service with the specific heritage organization employing you on such date (May 30, 2008) will count as pay credit service, as follows:

- If employed by JPMorgan Chase & Co. or one of its participating subsidiaries as of May 30, 2008, service recognized for pay credit purposes under the JPMorgan Chase Retirement Plan on such date will count as pay credit service; or
- If employed by Bear Stearns or one of its subsidiaries as of May 30, 2008, prior service with Bear Stearns on such date will count as pay credit service.

*(continued on following page)*

If employed by JPMorgan Chase & Co. or one of its participating subsidiaries or Washington Mutual Bank or one of its subsidiaries on the date that JPMorgan Chase acquired the assets of Washington Mutual Bank pursuant to a Purchase and Assignment Agreement with the Federal Deposit Insurance Corporation (September 25, 2008), then only prior service with the specific heritage organization employing you on such date (September 25, 2008) will count as pay credit service, as follows:

- If employed by JPMorgan Chase & Co. or one of its participating subsidiaries as of September 25, 2008, service recognized for pay credit purposes under the JPMorgan Chase Retirement Plan on such date will count as pay credit service; or
- If employed by Washington Mutual Bank or one of its subsidiaries as of September 25, 2008, service recognized for pay credit purposes under the WaMu Pension Plan on such date will count as pay credit service.

**If you were not employed by a heritage organization on any of the merger dates referred to above and are or have been re-employed, then your employer for purposes of the above rules will be the heritage organization that most recently employed you prior to your re-employment date, except that all service with such prior heritage organization will be recognized.**

Service with a company at the time of its acquisition (as opposed to a merger) may or may not count toward pay credit service, depending on the terms of the purchase agreement and the plan.

## Recognized Service

The period of service with JPMorgan Chase that may include service with heritage organizations (including predecessors of JPMorgan Chase) as outlined by the following conditions:

### If employed as of July 1, 2004

If employed by JPMorgan Chase & Co. or one of its participating subsidiaries, or Bank One Corporation or one of its participating subsidiaries as of the date of the merger (July 1, 2004), only prior service with the specific heritage organization employing the individual on that merger date (July 1, 2004) will count as Recognized Service, as follows:

If employed by JPMorgan Chase & Co. or one of its participating subsidiaries as of July 1, 2004, service defined as cumulative service under heritage JPMorgan Chase Human Resources policies (including pre-acquisition service in identified situations) will count as Recognized Service; or

If employed by Bank One Corporation or one of its participating subsidiaries as of July 1, 2004, Recognized Service will be determined by the Bank One Service Date (as documented in official company records).

### If re-employed between July 2, 2004, and June 30, 2005

If not employed by a heritage organization on the merger date (July 1, 2004) and re-employed during the period July 2, 2004 through June 30, 2005, the applicable service provisions referenced above will be those of the heritage organization that most recently employed the individual prior to his/her re-employment date.

### If re-employed on or after July 1, 2005

For individuals who were employed by the firm as of July 1, 2005, experience a subsequent break in service and are re-employed by the firm:

- If the individual's break in employment, ending on or after July 1, 2005, is 12 months or less, his/her service will be considered uninterrupted for purposes of Recognized Service. In other words, the period of the break in employment counts toward the period of Recognized Service.
- If the individual's break in employment, ending on or after July 1, 2005, is more than 12 months, Recognized Service upon rehire will include Recognized Service as in effect on the last day of the previous employment period.
- For individuals who were not employed as of June 30, 2005 but who are re-employed on or after July 1, 2005, the employer for purposes of Recognized Service is the employer who most recently employed the individual prior to the re-employment date.

*(continued on following page)*

**Recognized Service (continued)**

- If the individual's break in employment, ending on or after July 1, 2005, is 12 months or less, his/her service will be considered uninterrupted for purposes of Recognized Service. In other words, the period of the break in employment counts toward the period of Recognized Service.
- If the individual's break in employment, ending on or after July 1, 2005, is more than 12 months:
  - For rehires whose last employer before the break was heritage JPMorgan Chase, Recognized Service upon rehire will include service defined as cumulative service under heritage JPMorgan Chase Human Resources policies during the previous employment period plus an adjustment for pre-acquisition service in identified situations.
  - For rehires whose last employer before the break was heritage Bank One, Recognized Service will include service denoted by the employee's Bank One Service Date as in effect on the last day of the previous employment period.

**For heritage Bear Stearns employees who were employed by the firm as of August 31, 2008**

- If employed by heritage Bear Stearns as of August 31, 2008, Recognized Service will be determined by the Bear Stearns Service Date (as documented in official company records).

**For heritage Bear Stearns employees re-employed on or after September 1, 2008 (whose last employer before the break in service was heritage Bear Stearns versus JPMorgan Chase)**

- If the individual's break in employment, ending on or after September 1, 2008, is 12 months or less, his/her service will be considered uninterrupted for purposes of Recognized Service. In other words, the period of the break in employment counts toward the period of Recognized Service.
- If the individual's break in employment, ending on or after September 1, 2008, is more than 12 months, Recognized Service upon rehire will include prior Bear Stearns service, excluding the period of the break in employment.

**For heritage WaMu employees who were employed by the firm as of June 30, 2009**

- If employed by heritage WaMu as of June 30, 2009, Recognized Service will be determined by the WaMu Service Date (as documented in official company records).

**For heritage WaMu employees re-employed on or after July 1, 2009 (whose last employer before the break in service was heritage WaMu versus JPMorgan Chase)**

- If the individual's break in employment, ending on or after July 1, 2009, is 12 months or less, his/her service will be considered uninterrupted for purposes of Recognized Service. In other words, the period of the break in employment counts toward the period of Recognized Service.
- If the individual's break in employment, ending on or after July 1, 2009, is more than 12 months, Recognized Service upon rehire will include prior WaMu service, excluding the period of the break in employment.

**Service with a company at the time of its acquisition by JPMorgan Chase (as opposed to a merger)**

- An individual's service will count toward Recognized Service if so provided under the terms of the applicable purchase agreement.



# Intellectual Property Policy

JPMorgan Chase's intellectual property policy is detailed below.

**QUESTIONS:** If you have specific questions involving intellectual property matters, please send your questions to IP Legal at [ip.legal@jpmchase.com](mailto:ip.legal@jpmchase.com). Other questions about this policy may be discussed with the Legal Department.

## JPMorgan Chase Inventions

All inventions, discoveries, developments, concepts, ideas, processes, logos, domain names, or works, written or otherwise, or any other type of intellectual property whether or not they can be considered a trade secret, patented, trademarked, or copyrighted, that you develop or conceive, alone or with others ("Invention(s)"), during the period you are employed with JPMorgan Chase ("your Employment Period"), directly or indirectly related to the business of JPMorgan Chase are owned by JPMorgan Chase and are considered JPMorgan Chase Inventions.

When the JPMorgan Chase Inventions are copyrightable materials prepared within the scope of your duties or at the request of JPMorgan Chase, they are considered "works made for hire," which may be copyrighted by JPMorgan Chase. JPMorgan Chase is not required to acknowledge your role in the creation of any JPMorgan Chase Invention or secure your permission to modify, expand, or benefit from it.

## Assignment of Rights

As outlined in the firm's Intellectual Property Policy, you assign exclusively to JPMorgan Chase all of your rights, title, and interest in JPMorgan Chase Inventions. You further agree to assist JPMorgan Chase in obtaining for its own benefit intellectual property rights, including any patents, trademarks and copyrights, in the JPMorgan Chase Inventions and agree to deliver any documents as may be requested to assure, record, or perfect your assignment of the JPMorgan Chase Inventions to JPMorgan Chase. These obligations continue even after you leave JPMorgan Chase. You will be reimbursed for reasonable out-of-pocket expenses that you incurred at JPMorgan Chase's request after you supply the supporting documentation requested.

## Disclosure of Prior Inventions

If you own an Invention that is related to the business of JPMorgan Chase or that was developed prior to your employment with JPMorgan Chase, regardless of whether this Invention is related to your scope of employment, and you incorporate it into a JPMorgan Chase product or process or it is used by JPMorgan Chase in any way, you grant to JPMorgan Chase a perpetual, worldwide, royalty-free license to make, use, improve, modify, adapt, and sell that Invention or any improvement, modification, or adaptation of such Invention.

However, in order to avoid granting to JPMorgan Chase the stated rights to such a license, you may;

(i) refrain from incorporating any such Invention into a JPMorgan Chase product or process, and (ii) disclose, in writing, to your manager and the Intellectual Property Unit within one month of your initial receipt of this policy, each and every Invention to date, directly or indirectly related to the business of JPMorgan Chase in which you claim all or a partial interest.

A disclosure form is available on the Intellectual Property Policy page under "Report of Prior Inventions." Your failure to make such a disclosure or your subsequent incorporation of the Invention as described above will grant to JPMorgan Chase the stated license. In any event, any improvements, modifications, or adaptations to such Inventions made during your Employment Period at JPMorgan Chase are considered JPMorgan Chase Inventions.

## Other Inventions

With respect to any Invention that you develop unrelated to JPMorgan Chase's business, whether or not related to your scope of employment at JPMorgan Chase, and was developed on JPMorgan Chase's time or with the use of JPMorgan Chase's equipment, supplies, resources, or facilities, you grant to JPMorgan Chase a perpetual, worldwide, royalty-free right to make, use, improve, modify, adapt, and sell the Invention or any improvement, modification, or adaptation of such Invention.

However, JPMorgan Chase will not obtain any right to any Invention that you establish was developed entirely on your own time; used no JPMorgan Chase equipment, supplies, resources, facilities, or confidential and proprietary information in its development; is not directly or indirectly related to the business of JPMorgan Chase; and was not the result of any work performed by you at JPMorgan Chase.

## Affirmation

As with other JPMorgan Chase policies, you understand, affirm, and agree to comply with this policy as a term and condition of your employment and understand that if you violate this policy, you could cause JPMorgan Chase irreparable injury, requiring the imposition of injunctive relief in addition to monetary damages. JPMorgan Chase will take all necessary actions to enforce the provisions of this policy.



# Confidential Information, Public Communications and Data Privacy

## JPMorgan Chase's Confidential Information

Banks must be trusted if they are to succeed. For that reason, we must safeguard all confidential information in our possession. It does not matter whether the information relates to financial matters or to some other personal or business matter, or whether it belongs to a customer, vendor, or other business counterparty, to an employee or director, or to the firm itself – we are all responsible for preserving the confidentiality of such information, both while we are employees and after we leave the firm.

During your employment with JPMorgan Chase, you may have access to confidential information related to the firm's business activities, as well as information related to the firm's customers, counterparties, or advisory clients, business partners, suppliers, directors, contingent workers and employees. This information belongs to JPMorgan Chase, not to you. It is your responsibility to (1) ensure it stays with the firm and (2) make appropriate arrangements to help protect it even after your departure. This is true regardless of the format (e.g., email, hard copy) in which confidential information is maintained.

### Some things to keep in mind as you go through your files:

- You may not, while or after leaving the firm, directly or indirectly, use or disclose to anyone any JPMorgan Chase confidential information except as permitted by the Code of Conduct. This includes using or sharing material, non-public information in connection with personal investment activity (i.e., insider trading).
- Do not take any files containing confidential information with you unless you are specifically authorized to do so. This includes sending confidential information to yourself at your personal (as opposed to JPMorgan Chase) email address.
- If you are transitioning your day-to-day responsibilities to another JPMorgan Chase employee, only disclose to that employee the confidential information in your possession if it is necessary to enable that person to perform those responsibilities.
- Alert your manager or the firm's records management personnel of any files in your possession that should be retained in order to comply with the firm's record retention requirements. For example, hard copy records that may be subject to a legal hold should be transitioned to records management personnel.
- Any files containing confidential information that you are not transitioning to another employee (including records management) should be disposed of in a secure manner prior to your departure.

## Your Communications and Internet Postings

We expect you to be responsible in your communications about JPMorgan Chase even after your employment with us ends. Naturally, you are not permitted to speak on behalf of the firm after you've left. You must avoid making any statements that might suggest you have the authority to do so.

Your postings on Internet sites, including social and business networking websites, may include the fact that you worked at JPMorgan Chase, job title, a general job description, and office location. However, such postings should not include any information related to the firm's business, including references to, or information regarding specific clients, suppliers, projects, transactions, and/or applications or technologies you may have been involved with in connection with your job at the firm. You should not post, seek, or provide recommendations, or referrals by or of employees, customers, or vendors (current or former).

# Pay & Benefits Contact Centers

Access the various Web Centers from work or home.

## My Health

**FROM WORK:** Type “[go/myhealth](#)” into your intranet browser.

**FROM HOME:** Visit [myhealth.jpmorganchase.com](https://myhealth.jpmorganchase.com)

This Guide provides instructions to direct active employees to find forms and information on My Health. In some cases, forms may be located in different places on the site for former employees.

## My Rewards

**FROM WORK:** [me@jpmc](#) > View more > My Rewards

**FROM HOME:** Visit [formeremployee.jpmorganchase.com](https://formeremployee.jpmorganchase.com)

PLAN/PROGRAM	CONTACT INFO	
<b>Medical Plan</b>	Web	<b>My Health &gt; <a href="#">My medical plan website</a></b>
	Phone	Call the number on the back of your ID card
<b>Dental Plan</b> <b>Vision Plan</b> <b>Insurance Plans</b> • Long-Term Disability • Life and Accident • Group Personal Excess Liability • Group Legal Services	Web	<b>My Health &gt; Benefits Web Center</b>
	Phone	HR Answers <b>1-877-JPMChase (1-877-576-2427)</b>
		OUTSIDE THE U.S. 1-212-552-5100
		<a href="#">Speak to a Representative</a> 8 a.m. to 7 p.m. Eastern Time, Monday-Friday (except certain U.S. holidays)
<b>Health Care Coverage</b> (For those eligible for Medicare)	Phone	Via Benefits <b>1-844-448-7300</b>
		<a href="#">Speak to a Representative</a> 8 a.m. to 9 p.m. Eastern Time, Monday-Friday (except certain U.S. holidays)
<b>Health Care Spending Account</b>	Web	<b>My Health &gt; View My Health Care Spending Account (HCSA)</b>
	Phone	<i>If you are enrolled in the JPMorgan Chase Medical Plan with Aetna or Cigna:</i> Call the number on the back of your ID card
		<i>If you are not enrolled in the JPMorgan Chase Medical Plan or are enrolled in the JPMorgan Chase Medical Plan Kaiser HMO Option:</i> Cigna <b>1-800-790-3086</b>
		<a href="#">Speak to a Representative</a> 24/7/365
<b>Dependent Care Spending Account</b>	Web	<b>My Health &gt; View My Dependent Care Spending Account (DCSA)</b>
	Phone	<i>If you are enrolled in the JPMorgan Chase Medical Plan with Aetna or Cigna:</i> Call the number on the back of your ID card
		<i>If you are not enrolled in the JPMorgan Chase Medical Plan or are enrolled in the JPMorgan Chase Medical Plan Kaiser HMO Option:</i> Cigna <b>1-800-790-3086</b>
		<a href="#">Speak to a Representative</a> 24/7/365

PLAN/PROGRAM	CONTACT INFO	
<b>Employee Assistance Program (EAP)</b>	Web	<b>me@jpmc &gt; Wellness &gt; Employee Assistance Program</b> or Type “go/EAP” into your Internet browser
	Phone	<b>1-877-576-2007</b> <i>Services available</i> 24/7/365
<b>Transportation Spending Accounts (Transit/Parking)</b>	Web	<b>My Rewards &gt; Related Links &gt; Transportation Spending Accounts</b>
	Phone	HealthEquity (formerly WageWorks) Customer Service Center <b>1-877-924-3967</b> TTY NUMBER 1-866-361-8017 <i>Speak to a Representative</i> 8 a.m. to 8 p.m. Eastern Time, Monday-Friday (except certain U.S. holidays)
<b>My Finances and Me</b> (financial coaching benefit)	Web	<b>My Rewards &gt; Financial Finesse Hub</b>
	Phone	Financial Finesse <b>1-833-283-0031</b> <i>Speak to a Financial Coach</i> 9 a.m. to 8 p.m. Eastern Time, Monday-Friday (except certain U.S. holidays)
<b>401(k) Savings Plan</b> (Including Participants In the heritage Bank One SSIP)	Web	<b>My Rewards &gt; My Web Centers &gt; 401(k) Savings Plan</b>
	Phone	401(k) Savings Plan Call Center <b>1-866-JPMC401k (1-866-576-2401)</b> TTY NUMBER 1-800-345-1833 OUTSIDE THE U.S. 1-303-737-7204 <i>Speak to a Representative</i> 8 a.m. to 10 p.m. Eastern Time, Monday-Friday (except NYSE holidays)
<b>Pension Plan</b> (Including Participants in the Excess Retirement Plan) If your Vested Account Balance is subject to rollover to an IRA at Empower (i.e., it is between \$1,000 and \$4,999)	Web	<b>My Rewards &gt; My Web Centers &gt; Pension Plan</b>
	Phone	HR Answers <b>1-877-JPMChase (1-877-576-2427)</b> OUTSIDE THE U.S. 1-212-552-5100 <i>Speak to a Representative</i> 8 a.m. to 7 p.m. Eastern Time, Monday-Friday (except certain U.S. holidays)
<b>IRA Plan</b> For information on the IRA and associated fees, Empower Investment Services	Web	<b>empowerinvesting.com</b>
	Phone	Empower Investment Services <b>1-877-495-2472</b> <i>Speak to a Representative</i> 8 a.m. to 8 p.m. Eastern Time, Monday-Friday (except certain U.S. holidays)

PLAN/PROGRAM	CONTACT INFO	
<b>Employee Stock Purchase Plan (ESPP)</b>  <b>Web</b>  <b>Phone</b>	<b>Web</b>	Account Balances/Statements/Selling Shares: <b>My Rewards &gt; My Web Centers &gt; Computershare Employee Online</b>  To Change Contributions: <b>My Health &gt; Benefits Web Center</b>
	<b>Phone</b>	Account Balances/Statements/Selling Shares: Computershare Shareowner Services <b>1-800-982-7089</b>
		TTY NUMBER 1-800-231-5469
		OUTSIDE THE U.S. 1-201-680-6862
		TTY OUTSIDE THE U.S. 1-201-680-6610
		<i>Speak to a Representative</i>
		3 a.m. to 9 p.m. Eastern Time, Monday-Friday (except NYSE holidays)
		Plan Provisions/Changing Contributions: HR Answers <b>1-877-JPMChase (1-877-576-2427)</b>
		OUTSIDE THE U.S. 1-212-552-5100
		<i>Speak to a Representative</i>
		8 a.m. to 7 p.m. Eastern Time, Monday-Friday (except certain U.S. holidays)
<b>Stock Programs</b> (For eligible employees)  • Long-Term Incentive Plan (LTIP) • Stock Appreciation Rights	<b>Web</b>	<b>My Rewards &gt; My Web Centers &gt; Computershare Employee Online</b>
	<b>Phone</b>	Computershare Inc. <b>1-800-982-7089</b>
		TTY NUMBER 1-800-231-5469
		OUTSIDE THE U.S. 1-201-680-6862
		TTY OUTSIDE THE U.S. 1-201-680-6610
		<i>Speak to a Representative</i>
		3 a.m. to 9 p.m. Eastern Time, Monday-Friday (except NYSE holidays)
		For individual questions related to your equity accounts, please email: <a href="mailto:executive.compensation@jpmchase.com">executive.compensation@jpmchase.com</a> .
	<b>Web</b>	<b>My Rewards &gt; My Web Centers &gt; Deferred Compensation</b>
<b>Deferred Compensation Program</b> (For eligible employees)	<b>Phone</b>	Deferred Compensation Call Center <b>1-888-JPMC-DCP (1-888-576-2327)</b>
		OUTSIDE THE U.S. 1-704-419-8288
		<i>Speak to a Representative</i>
		8 a.m. to 8 p.m. Eastern Time, Monday-Friday (except certain U.S. holidays)
	<b>Web</b>	From work: <b>me@jpmc &gt; View more &gt; My Rewards &gt; My beneficiaries (set/update)</b>  From home: <b><a href="https://beneficiary.jpmorganchase.com">beneficiary.jpmorganchase.com</a></b>
<b>Beneficiary Designations</b> Designate beneficiaries for • Retirement Plan • 401(k) Savings Plan • Long-Term Incentive Plan • Deferred Compensation Program • Retiree Life	<b>Phone</b>	Call HR Answers for a paper form if you cannot submit your designations online. <b>1-877-JPMChase (1-877-576-2427)</b>
		OUTSIDE THE U.S. 1-212-552-5100
		<i>Speak to a Representative</i>
		8 a.m. to 7 p.m. Eastern Time, Monday-Friday (except certain U.S. holidays)
	<b>Web</b>	

PLAN/PROGRAM	CONTACT INFO
Reporting Potential Misconduct	<p>Even after you leave the Company, employees can report potential or actual violations of the Code of Conduct through the toll-free JPMC Conduct Hotline at 1-855-JPMCODE (1-855-576-2633) or through other reporting resources as identified in the Code of Conduct.</p> <p>The Code of Conduct is available on the Company's public website.</p> <p>For more information, please go to <a href="https://www.jpmorganchase.com/about/governance/code-of-conduct">https://www.jpmorganchase.com/about/governance/code-of-conduct</a>. The Company prohibits intimidating or retaliation against anyone who makes a good faith report about a potential or actual violation of the Code, Company policy, or law or regulation governing the firm's business or assists with an inquiry or investigation of any such violation.</p>
Web	<a href="https://tnwgrc.com/JPMC">tnwgrc.com/JPMC</a>
Phone	<p>JPMC Conduct Hotline</p> <p>1-855-JPMCODE (1-855-576-2633)</p>
	<p><i>Speak to a Representative</i></p> <p>24 hours a day, 7 days a week</p> <p>Translators are available to report in your preferred language. You may report anonymously where permitted by law.</p>

The JPMorgan Chase U.S. Benefits Program generally is available to most employees on a U.S. payroll who are regularly scheduled to work 20 hours or more a week and who are employed by JPMorgan Chase & Co. or one of its subsidiaries to the extent that such subsidiary has adopted the JPMorgan Chase U.S. Benefits Program. This information does not include all of the details contained in the applicable insurance contracts, plan documents, and trust agreements. If there is any discrepancy between this information and the governing documents, the governing documents will control. JPMorgan Chase & Co. expressly reserves the right to amend, modify, reduce, change, or terminate its benefits and plans at any time. The JPMorgan Chase U.S. Benefits Program does not create a contract or guarantee of employment between JPMorgan Chase and any individual. JPMorgan Chase or you may terminate the employment relationship at any time.

The Responsibility of Former Employees Policy describes certain responsibilities that are in effect after your employment ends, including an obligation to return all firm assets, continuing to maintain the confidentiality of JPMC and client information, refraining as always from insider trading based on information obtained in the course of employment and, if requested, assisting JPMorgan Chase with investigations, litigation, and the protection of intellectual property relating to your employment.

Senior-level employees also are prohibited for a year after leaving from soliciting certain JPMorgan Chase customers and soliciting or hiring JPMorgan Chase employees.

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