

# MORGAN MONEY

J.P. Morgan's **state-of-the-art**  
trading and analytics platform

## J.P. Morgan Global Liquidity

As one of the world's largest liquidity managers, J.P. Morgan Global Liquidity has shared cash investing expertise with organizations around the world, strengthening their short-term views and, as a result, their long-term success. Our team actively works with you to craft the right liquidity strategy, segmenting your cash position and leveraging solutions across the full cash management spectrum to help maximize opportunity.

We work towards having globally coordinated expertise and a research-driven process through:

- 153 dedicated global liquidity professionals in 8 countries
- 22 years average of portfolio management and credit research industry experience
- 24-hour coverage across 5 global service centers

We are positioned to offer best-in-class investment solutions that span a broad range of currencies, risk levels and durations — all designed to suit our clients' specific operating, reserve and strategic cash management needs.

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Source: J.P. Morgan Asset Management. All above data as of March 31, 2024

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# Introducing Morgan Money

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We at JPMorgan Chase & Co. continue to make substantial investments in technology to transform how we interact with our clients, spending nearly USD11 billion annually — with about USD700 million allocated specifically to cybersecurity — and employing over 50,000 technologists around the globe.

J.P. Morgan Asset Management is pleased to offer our institutional investing platform, **MORGAN MONEY**, a multi-currency, open architecture trading and risk management system. The platform was designed to deliver a seamless customer experience, centered on operational efficiency, end-to-end system integration, and effective controls to allow customers to invest when, where and how they want — securely.

**MORGAN MONEY** is an intuitive platform that allows you to view aggregated account information across your entire portfolio, conduct in-depth risk analysis, model potential trades and compare available investment options. This platform has been designed for clients, by clients — embedding your needs and priorities into its core capabilities.

We know that security is critical to your business — and as one of the global leaders in liquidity management, it is deeply engrained in everything we do. Overall, **MORGAN MONEY** has the ability to improve productivity without sacrificing quality or security. The platform offers a range of optional controls, including dual-entry trading approvals, PIN capabilities and investment policy statement compliance checks.

Technology is ever-changing and at J.P. Morgan Asset Management, we are committed to creating transformative digital capabilities to deliver meaningful client outcomes.

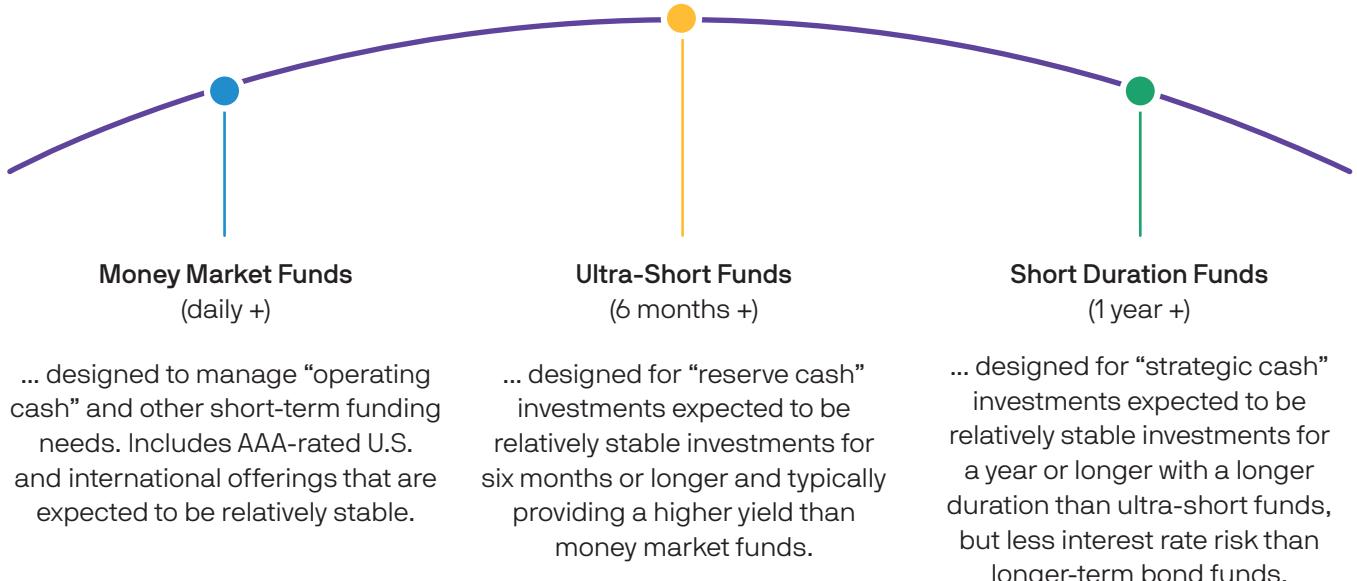
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Note: Effective 8 August 2019 , Global Cash Portal was renamed MORGAN MONEY.

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# A broad spectrum of investment options

MORGAN MONEY offers you an extensive menu of more than 100 short-term investment solutions managed by J.P. Morgan Asset Management and other leading investment management firms, allowing you the flexibility to build a multi-manager, multi-currency liquidity portfolio.



## Separately Managed Accounts

provide direct ownership of securities and can be customized to specific client needs and investment parameters. Available through J.P. Morgan Asset Management only.

## Availability

|                      | USD | GBP | EUR | AUD | SGD | RMB |
|----------------------|-----|-----|-----|-----|-----|-----|
| Money market funds   | ■   | ■   | ■   | ■   | ■   | ■   |
| Ultra-short funds    | ■   | ■   | ■   |     |     |     |
| Short duration funds | ■   | ■   | ■   |     |     |     |

Products subject to availability in your jurisdiction. Please contact your J.P. Morgan representative for available products.

# Simple, intuitive user interface

MORGAN MONEY's enhanced design provides you with a simple, aggregated view of your entire company's holdings on one screen. Pre-trade compliance checks allow you to avoid investing more than your investment policy concentration limits through soft-blocks. So, before you even place a trade, you can see expected fund concentrations.

The screenshot shows the Morgan Money Asset Management platform. At the top, there are navigation tabs: OVERVIEW, TRANSACTIONS, ANALYTICS, STATEMENTS, DIVIDENDS, and REPORTS. On the right, there are filters for Company (All), Account Group (All), and Group by (Company). Below the tabs, a "Portfolio Overview" section is displayed. It includes a "Balance Summary" table with columns for WAM, WAL, WLA, NAV, Yield, Fund AUM, and Balance. The table lists several entries, including Company 1, Company 2, and Account 1, along with their respective details and transaction history. A "Total" row at the bottom summarizes the balances.

The **portfolio overview screen** offers a firmwide view of money market fund and separately managed account balances, giving you a high level overview of risk exposures, transaction history and upcoming dividend dates — all on one easy-to-understand dashboard.

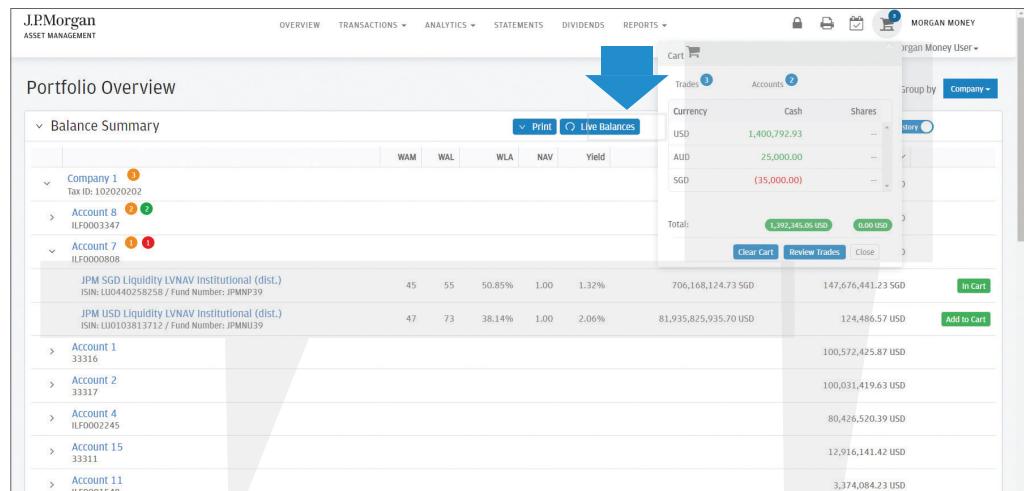
This screenshot shows a simplified version of the portfolio overview. It features a "Balance Summary" section with a tree view. Under "Company 1" (Tax ID: 102020202), there are two accounts: "Account 8" (ILF0003347) and "Account 7" (ILF0000808). "Account 8" has a green circle with a "2" and a red circle with a "2". "Account 7" has a green circle with a "1" and a red circle with a "1". Below the accounts, there are three fund holdings: "Prime Institutional Shares" (CUSIP: 4812A2603 / Fund Number: 2736), "U.S. Treasury Plus Institutional Shares" (CUSIP: 4812C2734 / Fund Number: 3918), and "Managed Income Class L" (CUSIP: 48121A415 / Fund Number: 6680).

Color-coded trade indicators appear as you begin entering trades, clearly displaying transactions awaiting final submission for execution or approval. Green for purchases, red for redemptions and orange for total transaction count.

# Trading capabilities

MORGAN MONEY simplifies trading across multiple fund providers and currencies from almost anywhere in the tool. The platform also has the ability to combine wires and trade tickets across multiple accounts.

The **portfolio overview screen** allows you to trade directly from this screen. Real-time portfolio balances can be viewed on the Portfolio Overview page by clicking the  button, providing up-to-the-minute information.



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ASSET MANAGEMENT

OVERVIEW TRANSACTIONS ANALYTICS STATEMENTS DIVIDENDS REPORTS

MORGAN MONEY

Portfolio Overview

Balance Summary

Print Live Balances

Trades 1 Accounts 2

Currency Cash Shares

| Currency | Cash         | Shares |
|----------|--------------|--------|
| USD      | 1,400,792.93 | ...    |
| AUD      | 25,000.00    | ...    |
| SGD      | (35,000.00)  | ...    |

Total: 1,392,345.05 USD 0.00 USD

Clear Cart Review Trades Close

Company 1 Tax ID: 102020202

Account 8 ILFO000347

Account 7 ILFO000088

JPM SGD Liquidity LVNAV Institutional (dist.) ISIN: LU0440258258 / Fund Number: JPMNP39

JPM USD Liquidity LVNAV Institutional (dist.) ISIN: LU0103813712 / Fund Number: JPMNU39

Account 1 33316

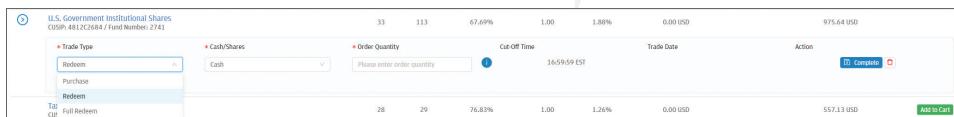
Account 2 33317

Account 4 ILFO002245

Account 15 33311

Account 11 ILFO001548

WAM WAL WLA NAV Yield



U.S. Government Institutional Shares  
CUSIP: 4812CZ684 / Fund Number: 2741

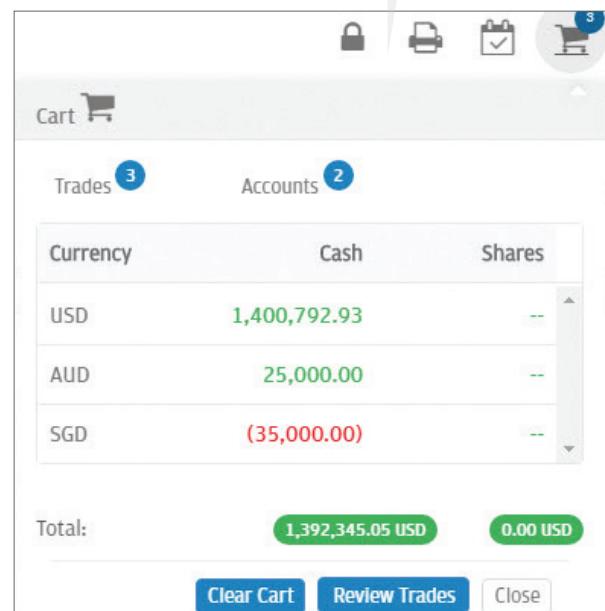
Trade Type: Redeem Cash/Share: Cash Order Quantity: Please enter order quantity Cut Off Time: 1659:59 EST Trade Date: 1659:59 EST Action: Complete

|    |     |        |      |       |          |            |
|----|-----|--------|------|-------|----------|------------|
| 33 | 113 | 67.69% | 1.00 | 1.88% | 0.00 USD | 975.64 USD |
| 28 | 29  | 76.83% | 1.00 | 1.26% | 0.00 USD | 557.13 USD |

Add to Cart

Short-cut trading capabilities allow you to trade across as many companies, accounts and funds as you'd like — saving you valuable time.

The patent-pending **shopping cart** allows you to create and save trades for future execution. Your cart will retain your trades as long as you are logged in to the platform and can be edited at any time. With a built-in aggregation tool, you can see what is in your queue before you execute trades.



Cart

Trades 3 Accounts 2

Currency Cash Shares

| Currency | Cash         | Shares |
|----------|--------------|--------|
| USD      | 1,400,792.93 | ...    |
| AUD      | 25,000.00    | ...    |
| SGD      | (35,000.00)  | ...    |

Total: 1,392,345.05 USD 0.00 USD

Clear Cart Review Trades Close

# Trading capabilities continued

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OVERVIEW TRANSACTIONS ANALYTICS STATEMENTS DIVIDENDS REPORTS MORGAN MONEY  
Welcome Morgan Money User

New Trade

Select for Trade

Start typing to search Reset

Companies: All Account Groups: All Sort by: Balance (desc.)

| ILF0002245 | 80,426,520.39 USD |                   |
|------------|-------------------|-------------------|
| Account 1  | ILF0004962        | 43,972,102.55 USD |
| Account 15 | 33311             | 12,916,141.42 USD |
| Account 11 | ILF0001548        | 3,374,084.21 USD  |
| Account 5  | ILF0002556        | 918,946.38 USD    |
| Account 9  |                   |                   |

Account 11 - ILF0001548  
Company: Company 1 - 12527

| Fund Share Class Name   | Balance          | Fund AUM              | Yield  | VWA    | WAM | NAV      | Cut-Off Time  | Trade |
|---|------------------|-----------------------|--------|--------|-----|----------|---------------|-------|
| JPMorgan JPM AUD Liquidity LVNAV Institutional (dist.)<br>ISIN: LU0533340161      | 5,000,712.89 AUD | 718,214,181.97 AUD    | 1.03%  | 40.16% | 51  | 1.00     | 14:00:00 AEST | Trade |
| JPMorgan JPM USD Liquidity LVNAV Institutional (dist.)<br>ISIN: LU010813712       | 1,299.20 USD     | 81,935,825,935.70 USD | 2.06%  | 38.14% | 47  | 1.00     | 12:00:00 EST  | Trade |
| JPMorgan JPM EUR Liquidity LVNAV Institutional (flex dist.)<br>ISIN: LU0836346345 | 49.87 EUR        | 12,444,300,587.76 EUR | -0.58% | 41.52% | 55  | 9,974.35 | 14:30:00 CET  | Trade |

The **trade screen** allows you to easily search for an account and execute trades for any entitled position across your entire portfolio — all from one screen.

**Bulk trading** allows you to export your set of entitlements with the click of a button and trade across all of your accounts by importing your trades. Entitlement validation, pre-trade checks and built-in reconciliation allow for convenient and safe trading.

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OVERVIEW TRANSACTIONS ANALYTICS STATEMENTS DIVIDENDS REPORTS MORGAN MONEY  
Welcome Morgan Money User

New Trade

Funds Selected for Trade

You have not selected any funds. Use the Funds Selector panel to select funds to trade. To add multiple trades, click here to import an XLSX file from your computer.

Import spreadsheet

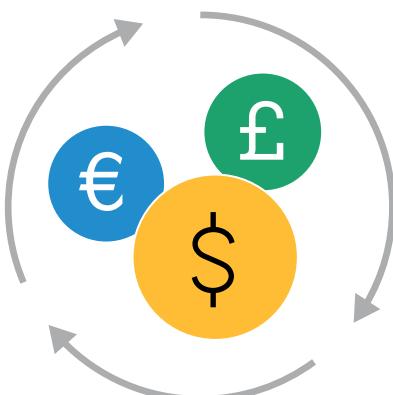
Next

## Multiple settlement options

In addition to the intuitive trading approach offered via the platform, J.P. Morgan Asset Management is committed to providing cutting-edge technology that allows for connectivity to various systems, allowing you to trade in a way that is most convenient for you. **MORGAN MONEY** is designed to improve efficiency without sacrificing quality or cybersecurity.

**SWIFT:** We support SWIFT messaging, allowing you to trade through the front end of the tool or through the SWIFT network and maintain a trade audit history for up to two years — all from one screen.

**Direct Debit:** Payment security and efficiency are critical to cash management. As such, you can take advantage of our direct debit capability. Through secure electronic messaging and identity verification, your purchases can be settled automatically when you place your trades via the platform.



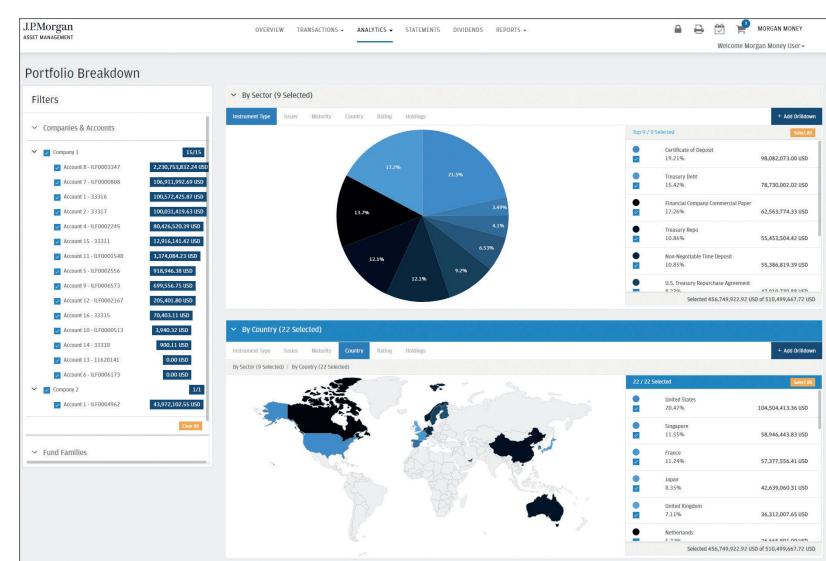
# Analytics

MORGAN MONEY offers robust risk and analytics tools, allowing you to take a deeper look into your exposures, understand how trades might impact your portfolio and compare funds available on the platform.

## Risk analytics display

A granular **risk analytics** tool — built within a stem-and-leaf series of graphs — allows you to analyze exposures by instrument type, issuer, maturity, country and rating, right down to the individual holding level. You can filter at the account, company or full entity level.

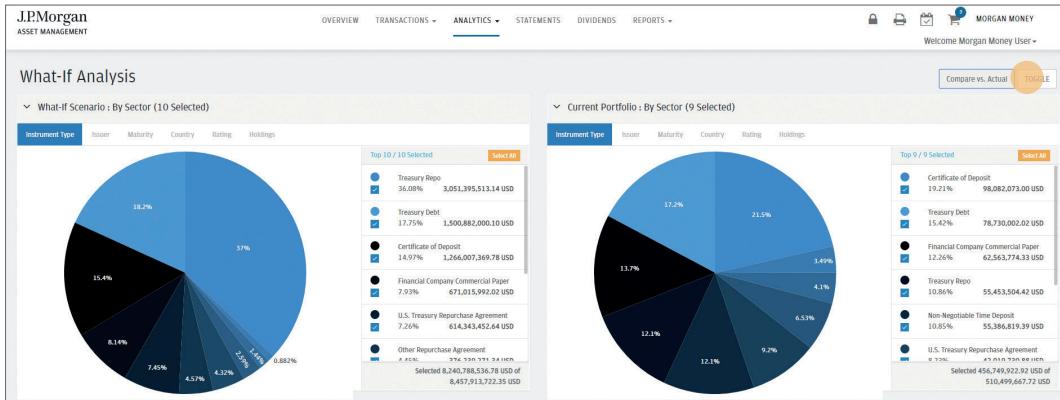
On the **risk analytics** screen, you can also utilize our unique drilldown feature to create views across multiple factors. Each filter or selection on a drilldown is applied to all subsets below, allowing you to adjust your view to understand specific country, issuer, maturity or rating exposures. All holdings information is exportable at a CUSIP level, providing further granularity and transparency on what you actually hold.



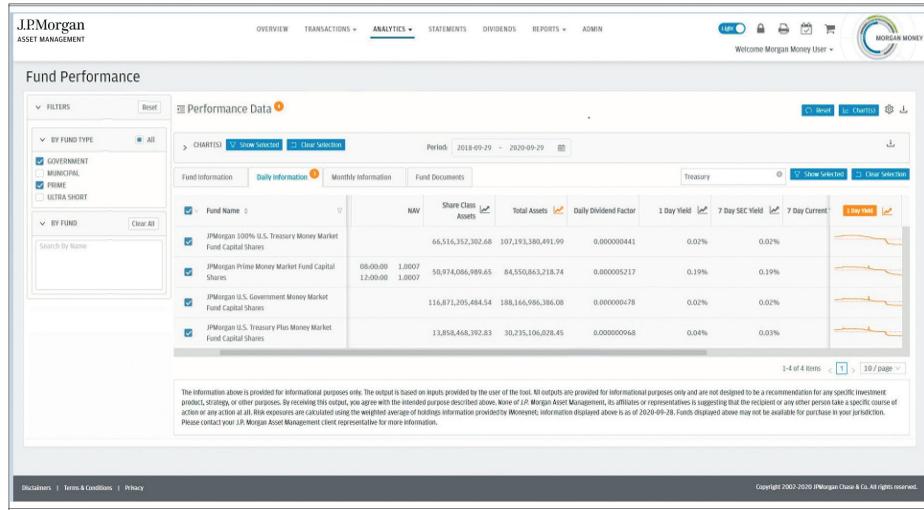
# Analytics continued

## What-if analysis

This function allows you to model the potential impact of a trade — whether a purchase or redemption — and see how it might affect exposures at an account, company or full relationship level.



## Fund Performance



The **fund performance** tool allows you to compare funds across commonly-used parameters including yield, performance, fund ratings and risk characteristics. Information is displayed across all funds available through the platform, whether entitled to your account or not. Within the fund performance tool, you also have the ability to compare funds side-by-side through plotting funds in a line graph.

# Reporting

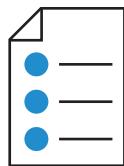
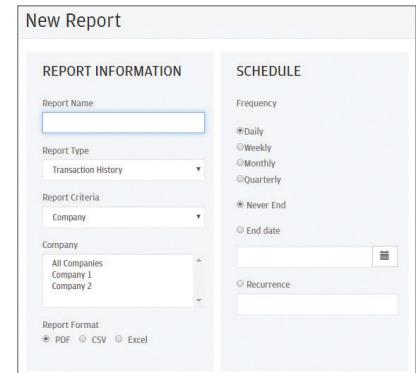
MORGAN MONEY provides a variety of reporting capabilities, including:

**Downloading custom, real-time reports.** Reports can be customized to your preferences, covering transaction activity, balances and account performance. Risk analytics allows for customizable, exportable information that provides a more detailed view into fund exposures.

**Historical reporting.** Audit trails are available with up to two years of history including time stamps (across each step of the trade), input and validation information.

**Export** statements, trade history, confirmations and risk analytics information into PDF, Excel or CSV files for your convenience.

**Schedule reports** on a daily, weekly, monthly or quarterly basis and have them automatically generated and sent to you via email.



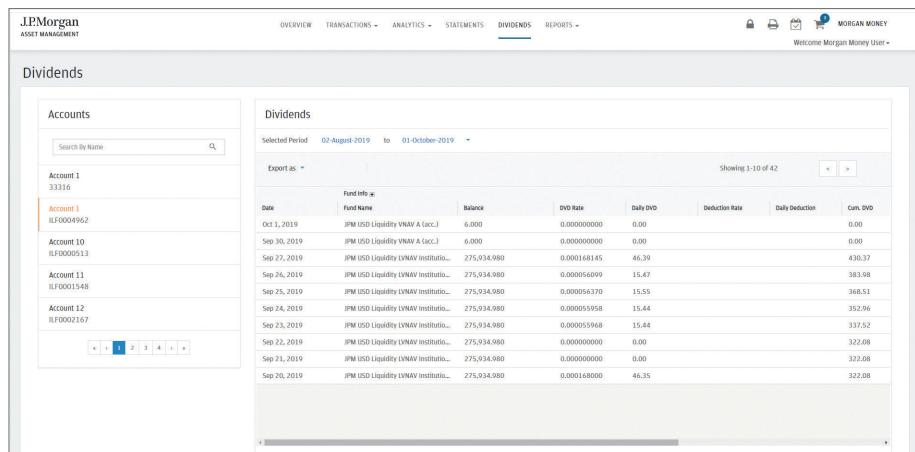
## Confirmations

Real-time confirmations are available directly from the transfer agent and fund providers, retrievable in the system and exportable in Excel or PDF.



## Statements

You can retrieve historical monthly account statements providing income accrual and balance information (going back two years) for all of your investments.



## Dividends

Daily, monthly and total accrual calculations are available with export functionality.

# End-to-end compliance controls

**MORGAN MONEY** provides end-to-end compliance checks based on a flexible set of guidelines that may be set up as soft-blocks, allowing you to validate that you are staying within your investment guidelines.

**Customized access levels:** The platform allows for a number of access controls, including user-level entitlements for companies, accounts, trading and approval capabilities.

**IPS checks:** Admins and super-users can create custom compliance monitoring by establishing exposure limits aligned with the parameters within your investment policy statement. You'll receive soft-warnings when these limits have been breached.

**Notification for policy guideline breaches:** At the end of each day, you can receive investment guideline monitoring reports by email to let you know where you stand in relation to your self-generated IPS checks.

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OVERVIEW TRANSACTIONS ▾

## My Preferences

Locale

Account

Notifications

% of Total Fund Assets Limit  
5

E-mail transaction notifications

Send e-mail when:

- Trade is placed and awaiting approval
- Trade is approved
- Trade is rejected
- Trade is amended

### Trade notifications

You may choose to receive notifications at each stage over the trade lifecycle.

| JPM EUR Liquidity LVNAV Institutional (flex dist.)<br>ISIN: LU0836346345 / Fund Number: JPMNE29 |               | 55               | 55 | 41.52%                   | 9,974.35          | -0.58%    | 12,444,308 |
|---|---------------|------------------|----|--------------------------|-------------------|-----------|------------|
| * Trade Type  | * Cash/Shares | * Order Quantity |    | Cut-Off Time             | Trade Date        |           |            |
| Purchase  | Cash          | 500,000,000.00   |    | 1                        | Assets            | 1 Date... |            |
|   |               |                  |    | Total Fund Assets:       | 12,444,308,587.76 |           |            |
|   |               |                  |    | Expected Total Fund      | 4.06%             | 35,825    |            |
|   |               |                  |    | Conc:                    |                   |           |            |
|   |               |                  |    | Expected Total Position: | 505,250,362.36    | 29,060    | EUR        |

CONFIRMATION OF THE TRADE POSITION

### Concentration limits

You have the ability to set your firm's specific internal concentration limits and receive real-time warnings when a proposed trade would put you over the limit. This would also be included in end-of-day IPS emails.

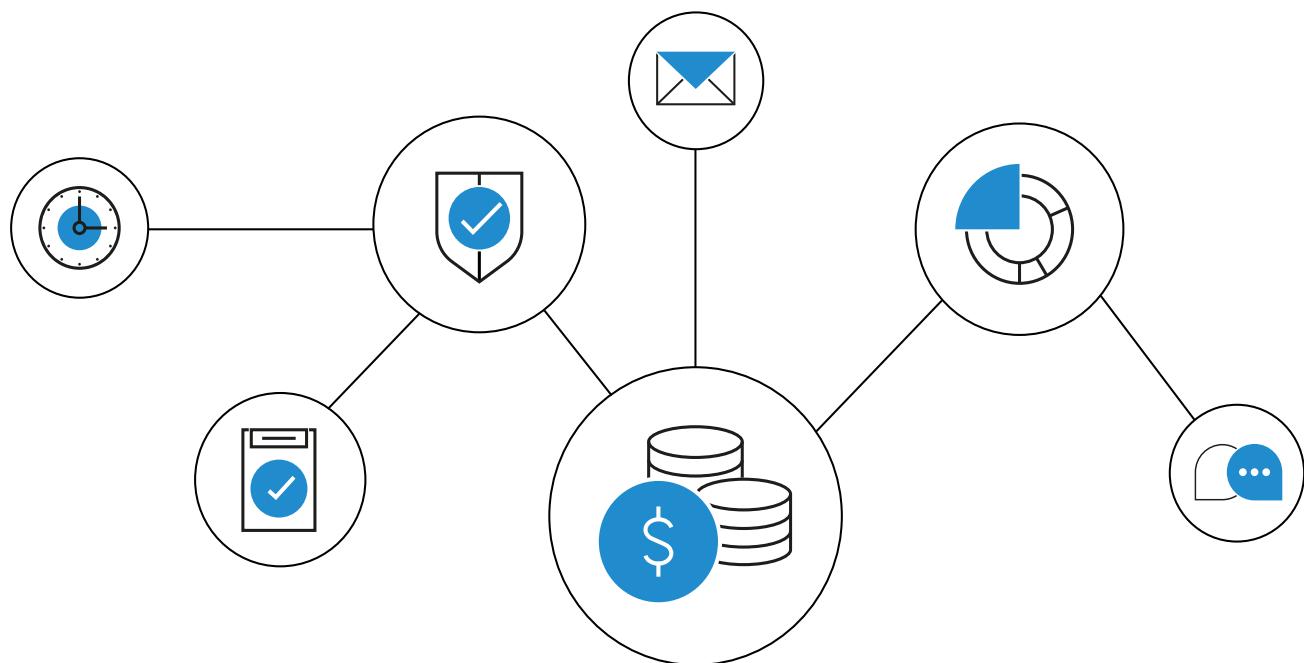
# Flexible digital integration

MORGAN MONEY is built to facilitate your day-to-day operations by integrating with your existing digital infrastructure in a number of ways. This platform is designed to easily connect to client-side tools and systems, including treasury workstations, trust platforms and enterprise resource planning tools. With federated login capabilities, access to one of our integrated partner programs will allow you access to the platform without ever having to leave your system.

In addition to our partner programs, your systems can connect directly to MORGAN MONEY to facilitate end-of-day and intraday reporting of balances and dividends, monthly statements and full trading capabilities.

**(Secure) File Transfer Protocol (SFTP/FTP):** The platform allows you to place trades in all entitled funds through file transfer across multiple accounts and multiple settlement instructions without sacrificing the aggregation capabilities of the platform.

**API:** The platform allows you to place trades through API integration across multiple accounts and settlement instructions. Further, you will be able to utilize the front-end aggregation tools, retrieve statements and access historical information.



# Self-service administration

MORGAN MONEY puts **user maintenance** back where it needs to be — into the hands of our clients. To facilitate user entitlement management and save time, the self-service administration tool allows client-side resources to manage fund permissions at the user level.

Make entitlement changes to **multiple users all at once**, saving you time and energy when adding new companies, accounts and funds to your profiles.

The screenshot shows the 'User Profile' section of the JPMorgan Asset Management self-service administration tool. At the top, there's a navigation bar with links for Overview, Transactions, Analytics, Statements, Dividends, Reports, and a lock icon. Below the navigation is a welcome message: 'Welcome Morgan Money user'. The main area is titled 'Admin' and contains a 'User Profile' sub-section. A dropdown menu 'Select User' is open, showing options like Admin Template, User-0, User-1, User-2, etc. Below this is a toolbar with buttons for Add, Delete, Clone, Reset Pin, and Entitlement Report. The main content area displays a hierarchical tree structure under 'USER DETAILS' and 'USER ENTITLEMENTS'. Under 'USER DETAILS', there are entries for Company Name (Company 2, Company 10, Company 11), Account 1 (Prime Institutional Shares), and Company 10. Under 'USER ENTITLEMENTS', there are columns for View, Trade/Input, and Approve/Reject, each with checkboxes. Buttons for Save and Cancel are located at the bottom right of the entitlement grid.

**Client-side administrators** are determined by you, and you have the option to set up a maker-checker process that would require approval for any changes made.

**Self-service user creation and removal:** When you have a new joiner or someone leaves your team, designated client-side administrators can **add or remove users quickly**, with an optional built-in maker/checker workflow.

**Add**, **Delete**, **Clone**, **Reset Pin**, and **Entitlement Report** buttons are shown at the bottom of the interface. Yellow arrows point from the text descriptions below to these buttons.

- Clone**: An arrow points from the text 'Clone an existing user to a new profile, carrying over trading entitlements with a single click.' to the 'Clone' button.
- Reset Pin**: An arrow points from the text 'Reset PIN allows a client-side administrator to reset a user's PIN, keeping security information in-house.' to the 'Reset Pin' button.
- Entitlement Report**: An arrow points from the text 'User entitlement report generates an Excel file listing all your firm's trading and approval capabilities at the user level.' to the 'Entitlement Report' button.

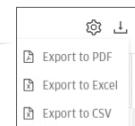
Client-side administrators have the ability to create **approval levels** at a company, account or position level, allowing you to adjust and maintain optional dual-entry security level requirements, or set up levels where a third approval is necessary.

# Audit made easier

## Transaction history

The platform's transaction history view provides you with up to two years of past transactions. All information is available for export to Excel or PDF and contains critical audit details, including inputter and approver fields. History can be sorted on almost any dimension and can be filtered at the account, company or account group level.

This screenshot shows the 'Transactions' section of the J.P. Morgan Asset Management platform. The interface includes a top navigation bar with links for Overview, Transactions, Analytics, Statements, Dividends, and Reports. On the left, there are several filter panels: 'STATUS' (All Transactions), 'ACCOUNT GROUPS' (All), 'COMPANY' (All), 'ACCOUNT' (All), 'BY FUND FAMILY' (All, selected), 'BY FUND TYPE' (All), and 'BY FUND' (Clear All). The main area displays a table of transaction data with columns for Trade Date, Account Number, Fund Name, Amount, TA Fund Number, Account Name, Type, CUSIP/ISIN, Morgan Mkt Entry Date, Status, and a timestamp column. A search bar and a 'Reset' button are located at the top of the table. At the bottom, there are pagination controls for '1-26 of 24 items' and '40 / DATE'.



The entire audit history is exportable to **PDF, Excel or CSV**.

This screenshot shows a smaller subset of the transaction history table from the previous screenshot. It includes rows for trades dated Oct 2, 2019, with account numbers ILF0003347, ILF0000808, and ILF0003347. The columns shown are Trade Date, Account Number, Fund Name, Amount, TA Fund Number, Account Name, and a timestamp column.

**Convenient filter** functionality is built in to the transaction history widget at a top level, providing you with the capability to filter down your account history across a number of factors.

This screenshot shows the 'Show Columns' dialog box, which lists various trade-related fields: Trade Date, Account Number, Account Name, TA Fund Number, Shares, NAV, Amount, Type, Fund Name, CUSIP/ISIN, GCP Entry Date (ET), Contract Notes, Reference IDs (TA / JPM), and Status. Each field has a checkbox next to it, indicating whether it is currently displayed in the main table.

You can also filter or sort each column, reorder columns and turn on/off display information. After you log out, your preferred views will be saved when you next visit the platform.

This screenshot shows a timeline of trade status updates for a specific trade reference number (Ref. No: 2804). The events are: 'Sep 18, 2019 1:38pm by gcpdemo1 NEW Trade submitted', 'Sep 18, 2019 1:38pm Trade status updated from PROCESSING\_TO\_TA to SUBMITTING\_TO\_TA', and 'Sep 18, 2019 1:38pm Trade status updated from SUBMITTING\_TO\_TA to REJECTED\_SARA\_INVALID\_XML'. Each event is represented by a colored circle and a timestamp.

Please contact your **J.P. Morgan Asset Management**  
Global Liquidity or Client Services Representative

**Americas (800) 766 7722**

**EMEA (352) 3410 3636**

**Asia Pacific (852) 2800 2792**

**jpmgloballiquidity.com**

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**ASSET MANAGEMENT**