J.P.Morgan

J.P. Morgan Limited

25 Bank Street, Canary Wharf, London, E14 5JP

Direct Line; 0207 134 0606

Fax: 01202 322612

Switchboard: 01202 342000

August 2, 2013

Strictly Private & Confidential

Lauren Miller 1206 40 Newport Parkway Newport, New Jersey 07310 United States

Dear Lauren.

Following recent discussions, I am delighted to offer you the position of International Marketing Business Associate reporting to Paula Pullano in The Private Bank with J.P. Morgan Limited ("the Company"). This letter and attached documents constitutes our formal offer of employment.

This is an Officer position and initially your work location will be JPMorgan, 1 Knightsbridge, London SW1P 9UH.

Your Corporate Title will be Officer.

Compensation

Your basic annual salary will be gross.

Discretionary Incentive Compensation Award



LP. Marying Christian

