Participant Advisory Services – helping you prepare for retirement

Many individuals aren't retirement planning experts, nor do they want to be. In addition, they have unique investing styles and want help that accommodates their personal needs.

Participant Advisory Services is an investment advice service offered by Advised Assets Group, LLC (AAG), a federally registered investment adviser, to help you prepare for retirement. AAG finds that individuals generally either prefer to have the expertise of a professional, or to get advice first, then manage their own investment choices. AAG provides assistance to all investor types through its Online Investment Advice and Managed Account Service, solutions. These options allow you to choose your preferred level of assistance in preparing for retirement.

What level of assistance is right for you?

Use a professional – Managed Accounts*

If it's more convenient to have a professional take care of your account or you lack the time and interest to make investment decisions yourself, Managed Account Services may be right for you. With this service, you give AAG the ability to make investment choices for you based on the information that AAG has regarding your personal goals and financial situation. Managed Account Services provides you with a personalized and strategically designed retirement portfolio that is automatically managed from quarter to quarter. Quarterly fee for this service is based on your account balance.

Participant Account Balance	Annual Managed Accounts Fee
Less than $100,000	0.65%
Next $150,000	0.55%
Next $150,000	0.45%
Greater than $400,000	0.35%

Managed Accounts service provides:

- Professional portfolio monitoring and management
- Retirement readiness assessment
- Personalized savings strategy
- Dedicated team of advisers for consultation

*There is no guarantee that participation in Participant Advisory Services will result in a profit or that your account will outperform a self-managed portfolio

Get advice first – Online investment advice

If you have an interest in investing and managing your account on your own, or you like reviewing plan investments and tracking performance, the Online Investment Advice service may be right for you. This service provides fund-specific portfolio and savings rate recommendations based on your needs using the core funds available in your plan. The recommendations reflect your unique financial situation, retirement time frame, and goals. *There is no fee to you for this service.*

Questions?

To learn how Participant Advisory Services can help you prepare for retirement, log on to **retirementlink.jpmorgan.com** or call **855-576-7526**. The TTY is 800-766-4952. Representatives are available to assist you weekdays from 8:00 a.m. to 10:00 p.m. EST and Saturdays from 9:00 a.m. to 5:30p.m. EST.1 Contacting a representative before you decide which option to select, if any, is encouraged. Participation in Participant Advisory Services is voluntary.

Continued on back >

J.P.Morgan
Asset Management

Participant Advisory Services – helping you prepare for retirement

Ready to retire

AAG also recognizes that your savings and investment strategy doesn't end at retirement. When you participate in either Participant Advisory Service options, you receive the added benefit of Spend-Down Advice, which assists you when you retire and begin taking distributions from your retirement account. With the goal of building financial assets to provide sustainable income in retirement, the Spend-Down Advice recommendation takes into consideration all of your income sources and determines how much sustainable income you can spend throughout your retirement years. This is done by calculating your maximum sustainable spending rate based on your wealth, your spouse's wealth, and each of your respective retirement time horizons, based on information you provide.

Questions?

To learn how Participant Advisory Services can help you prepare for retirement, log on to **retirementlink.jpmorgan.com** or call **855-576-7526**. The TTY is 800-766-4952. Representatives are available to assist you weekdays from 8:00 a.m. to 10:00 p.m. EST and Saturdays from 9:00 a.m. to 5:30p.m. EST.[1] Contacting a representative before you decide which option to select, if any, is encouraged. Participation in Participant Advisory Services is voluntary.

[1]Excluding Saturdays that tie into Holiday weekends and business continuity exercises.

DC-BRG-59029-1904

J.P.Morgan
Asset Management