

About This Guide

A significant part of your total rewards at JPMorgan Chase is the variety of company-sponsored benefits, programs, and services including the JPMorgan Chase Benefits Program. JPMorgan Chase believes strongly in offering a mixture of benefits options to meet different employee needs and lifestyles, and we make every effort to ensure that our program is among the most competitive in the industry.

To get the greatest possible value out of your benefits, you should know what plans are available to you, how they work, and the type of coverage they provide. This updated **Your Guide to Benefits at JPMorgan Chase** can help.

Finding Information in This Guide

Each section of this Guide has features that can assist you in finding, understanding, and using information about a JPMorgan Chase benefits plan. Here are some tips on how to use this Guide:

To Find a Specific Benefits Program Provision	Read the “Table of Contents” at the beginning of each section to locate a specific topic.
To Understand Key Benefits Terms	For an understanding of the specific meaning of certain words used to describe the provisions of a plan, read the “Important Terms” included at the beginning of each section of the Guide.
For a Quick Overview	To see a summary of key provisions associated with each plan, refer to “Some Quick Facts” for each section of the Guide.
To Get the Details	For an in-depth understanding of the eligibility and coverage provisions that apply to each plan, thoroughly read each section of the Guide.

Questions?	To Access the Web Centers:
For questions about the plans, refer to the table at the front of each section labeled, “Questions?” for the right resource to contact.	For online access to information about the plans, including your personalized pay and benefits information on My Rewards @ Work, refer to the table at the front of each section labeled “To Access the Web Centers” for the right access information.