

The Life and Accident Insurance Plans

The JPMorgan Chase Life and Accident Insurance Plans provide eligible employees with the security that comes from knowing you have a complete package of insurance protection suited to your personal situation. You're automatically provided with certain company-paid life and business travel accident insurance to help provide financial protection to your beneficiaries if you become injured or die. You can also purchase employee and dependent supplemental term life insurance and accidental death and dismemberment (AD&D) insurance at group rates.

This section will provide you with a better understanding of how your coverage under the Life and Accident Insurance Plans works, including how and when benefits are paid.

Questions?	To Access the Benefits Web Center:
<p>Contact the Benefits Call Center through <i>accessHR</i>:</p> <ul style="list-style-type: none">• 1-877-JPMChase (1-877-576-2427)• <i>Quick Path</i>: Enter your Standard ID or Social Security number; press 1; enter your PIN; press 1• TDD: 1-800-719-9980 <p>If calling from outside the United States:</p> <ul style="list-style-type: none">• 1-212-552-5100 (GDP# 352-5100) <p>Service Representatives are available from 8 a.m. to 7 p.m., Eastern Time, Monday through Friday, except certain U.S. holidays.</p>	<p><i>From Work</i>: Go to Company Home > My Rewards @ Work</p> <p><i>From Home</i>: Go to www .MyRewardsAtWork.com via the Internet</p>

Update: Your Guide to Benefits at JPMorgan Chase

This document modifies and changes any summary plan descriptions previously distributed to you. The U.S. Department of Labor requires JPMorgan Chase to routinely provide benefits plan summaries to plan participants. Please retain this information for your records.

This document does not include all of the details contained in the applicable insurance contracts, plan documents, and trust agreements. If there is a discrepancy between the official plan documents and this summary, the official plan documents will govern.

Be sure to read the "About This Guide" section and the "Plan Administration" section for more important details about the plan and this description, and for references to the official plan documents that contain the full specifics about the plan.

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The JPMorgan Chase Benefits Program is available to most full-time and part-time U.S. dollar-paid salaried employees 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 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 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 without notice at any time.

Important Terms

As you read this summary of the JPMorgan Chase Life and Accident Insurance Plans, you'll come across some important terms related to the plans. To help you better understand the plans, many of those important terms are defined here.

Term	Definition
Actively-at-Work	<p>Performing all the duties that pertain to your work on a regular basis at the place where they're normally performed or where they're required to be performed by JPMorgan Chase. A person who works at home must be able to report to a place of employment outside the home.</p> <p>You must be actively-at-work on the date designated by the insurance carriers for your newly approved increase in coverage to take effect. However, your new or increased coverage will not become effective until the day after you return to active employment on or after January 1, 2005 (or later if your coverage is subject to an approval of evidence of insurability). The insurance carriers for each of these plans may have additional actively-at-work requirements that are specific to their plan. For more information, please contact the insurance carriers directly.</p>
After-Tax Contributions	<p>Contributions that are taken from your pay after federal, and in most cases, state, and local income taxes have been withheld. Because you use after-tax dollars to purchase life and accidental death and dismemberment (AD&D) insurance, you may not be required to pay taxes on benefits you or your beneficiaries may receive from these plan(s) in the future.</p>
Annual Salary (for the Business Travel Accident Insurance Plan only)	<p>Your annual wage or salary from JPMorgan Chase as of the date of the accident, including the monthly average times 12 of any amount you earned during the preceding 36 months as hourly wages and/or commissions, but excluding any overtime earnings, bonuses, or other extra compensation arrangements.</p> <p>Please Note: Separate definitions other than what is described here may apply to employees in certain sales positions who are paid on a draw-and-commission basis. If this situation applies to you, you will be notified.</p>
Beneficiary	<p>The person, people, estate, or entity you name to receive benefits from the insurance plans if you die.</p>
Benefits Pay	<p>Generally, your annual base salary plus applicable job differential pay (e.g., shift pay). It does not include any annual bonuses, overtime, special recognition, or other incentive awards you might receive. In certain situations, your benefits pay may include other cash earnings (e.g., commissions, draws, and overrides) paid under certain non-annual incentive plans that provide compensation in lieu of base salary. For the benefits plans described here, your benefits pay is updated as changes occur throughout the year (including while you are on a leave of absence).</p> <p>Please Note: Separate definitions other than what is described here may apply to employees in certain sales positions who are paid on a draw-and-commission basis. If this situation applies to you, you will be notified.</p>
Claims Administrator	<p>The company, or its affiliate, that provides certain claims administration services for the Life and Accident Insurance Plans. The claims administrator for each benefit is noted at the beginning of the description of each plan.</p> <p>JPMorgan Chase is not involved in deciding appeals for any benefits claim denied under the Life and Accident Insurance Plans. All fiduciary responsibility and decisions regarding a claim for a denied benefit under the plan rest solely with the claims administrator.</p>

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Term	Definition
Eligible Dependents	Under the Life and Accident Insurance Plans, your eligible dependents can include your spouse, a domestic partner, and your dependent children (including children of your domestic partner). Extended family members are not considered eligible dependents under the Life and Accident Insurance Plans. Please see “Your Eligible Dependents” in the “Medical Plan” section of this Guide for more information.
Evidence of Insurability	Information that must be provided to The Prudential Insurance Company of America, the claims administrator for the Supplemental Term Life Insurance Plan, before you can be approved for certain levels of coverage. Please see “Evidence of Insurability” on page 18 for more information.
Imputed Income (applies to the Basic Life Insurance Plan only)	The value of company-provided basic life insurance above \$50,000, which must be reported as income to the Internal Revenue Service. Imputed income becomes part of your taxable income reported on your W-2.
Loss	<p>Business Travel Accident Insurance Plan: The loss of a hand or foot means loss by severing at or above the wrist or ankle joint. Loss of sight means total and irrecoverable loss of the entire sight in one eye. Loss of speech means complete and irrecoverable loss of speech. Loss of hearing means total and irrecoverable loss of the entire ability to hear in one ear. The loss of a thumb and index finger means the actual and complete severance through or above the metacarpophalangeal joints.</p> <p>Accidental Death and Dismemberment Plan: The loss of a hand or foot means loss by severing at or above the wrist or ankle joint. Loss of sight means total loss that cannot be recovered. Loss of speech means complete and irrecoverable loss of speech. Loss of hearing means complete and irrecoverable loss of hearing in both ears. The loss of a thumb and index finger means the actual and complete severance through or above the metacarpophalangeal joints. No more than 100% of the amount of your coverage will be paid for losses sustained in a single accident.</p>
Portability	<p>Ability to continue coverage through the claims administrator on a direct-bill basis when your employment terminates with JPMorgan Chase.</p> <p>Please Note: If you elect to port your employee supplemental term life insurance and/or AD&D coverage, you may also port any dependent supplemental term life insurance and/or dependent AD&D coverage. Otherwise, dependent supplemental term life insurance and/or dependent AD&D coverage can only be converted to an individual policy.</p>
Qualified Change in Status	<p>The JPMorgan Chase benefits you elect during each annual benefits enrollment period will generally stay in effect throughout the plan year, unless you elect otherwise due to a qualified change in status (such as marriage, divorce, the birth or adoption of a child, etc.)</p> <p>Please Note: Any changes you make during the year must be consistent with your qualified change in status. Please see “Qualified Change in Status” on page 11 for more information.</p>

Some Quick Facts

Company-Provided Benefits	<p>If you're an eligible employee, your participation in the following plans is automatic: basic life insurance, business travel accident insurance, and SurvivorSupport[®] financial counseling service. You don't need to enroll to receive coverage under these plans.</p>
Costs	<p>JPMorgan Chase pays the full cost of your basic life insurance, business travel accident insurance, and SurvivorSupport[®] financial counseling service.</p> <p>You pay the full cost of any supplemental term life insurance and accidental death and dismemberment (AD&D) insurance you choose for yourself or your eligible dependents on an after-tax basis.</p>
Your Choices	<p>If you're an eligible employee, your participation in the following plans is optional and must be elected:</p> <ul style="list-style-type: none"> • Employee supplemental term life insurance. You can choose coverage in \$10,000 increments up to 10 times your benefits pay (rounded to the next \$10,000) to a maximum of \$3 million. • Dependent supplemental term life insurance. Generally, you can choose coverage in \$10,000 increments up to a maximum of \$300,000 for your spouse/domestic partner and/or \$5,000 or \$10,000 in coverage for each dependent child. (You must have or elect employee and/or adult supplemental term life insurance to cover dependent children under the plan.) • Employee accidental death and dismemberment (AD&D) insurance. You can choose coverage in \$10,000 increments up to 10 times your benefits pay (rounded to the next \$10,000) to a maximum of \$3 million. • Dependent accidental death and dismemberment (AD&D) insurance. You can choose coverage between \$10,000 and \$600,000 (in increments of \$10,000) for your spouse/domestic partner and/or \$10,000 increments up to a maximum of \$100,000 for each dependent child. (You must have or elect employee and/or adult AD&D insurance to cover your dependent children under the plan.)

Participating in the Life and Accident Insurance Plans

The general guidelines for participating in the JPMorgan Chase Life and Accident Insurance Plans are described below. Since most benefits described here are provided by insurance, the terms of the policy or insurance certificate will control eligibility for benefits. If there is a discrepancy between this description and the policy or certificate, those documents will control.

Eligibility

In general, you are eligible to participate in the JPMorgan Chase Life and Accident Insurance Plans if you are:

- A U.S. dollar-paid employee who receives salary or earns draw, commissions, or production overrides (“salaried employee”);
- Regularly scheduled to work 20 or more hours per week; and
- Employed by JPMorgan Chase & Co. or one of its subsidiaries to the extent that such subsidiary has adopted the plan.

Please Note: An individual classified or employed in a work status other than as a common law salaried employee by his/her employer, such as an:

- Independent contractor/agent (or its employee),
- Hourly-paid employee,
- Intern, and/or
- Occasional/seasonal, leased, or temporary employee,

is not eligible to participate in the plan regardless of whether an administrative or judicial proceeding subsequently determines this individual to have instead been a common law salaried employee.

However, in the case of the Business Travel Accident Insurance Plan, all employees of JPMorgan Chase or a participating company are automatically covered by this insurance.

Your participation in the following plans is automatic:

- Basic life insurance;
- Business travel accident insurance; and
- SurvivorSupport[®] financial counseling services.

Your participation in the following plans is optional:

- Employee supplemental term life insurance;
- Dependent supplemental term life insurance;
- Employee accidental death and dismemberment (AD&D) insurance; and
- Dependent accidental death and dismemberment (AD&D) insurance.

Your Eligible Dependents

For details about your eligible dependents under the Dependent Supplemental Term Life Insurance Plan and the Dependent Accidental Death and Dismemberment (AD&D) Insurance Plan, please refer to “Your Eligible Dependents” in the “Medical Plan” section of this Guide. (However, your qualified adult dependents under the Life and Accident Insurance Plans only include domestic partners; you cannot cover an extended family member under these plans.)

Please Note: You may choose supplemental term life insurance for your spouse/domestic partner even if you do not elect coverage for yourself. However, you must elect either employee **and/or** spouse/domestic partner supplemental term life insurance coverage to elect coverage for eligible children. To choose dependent supplemental term life insurance for your domestic partner’s children, your domestic partner must be enrolled in supplemental term life insurance. If you are enrolled and choose to port your employee supplemental term life insurance, you may also port any dependent supplemental term life insurance. Otherwise, dependent supplemental term life insurance can only be converted to an individual policy.

You may choose dependent AD&D insurance for your spouse/domestic partner even if you do not elect coverage for yourself. However, you must elect either employee **and/or** spouse/domestic partner AD&D coverage to elect coverage for your children. To choose dependent AD&D insurance for your domestic partner’s children, your domestic partner must be enrolled in AD&D insurance. If you port your AD&D insurance, you may also port any dependent AD&D insurance.

Cost of Coverage

JPMorgan Chase pays the full cost of your coverage under the Basic Life Insurance Plan, the Business Travel Accident Insurance Plan, and SurvivorSupport[®] Financial Counseling Service. You pay the full cost of any employee and dependent coverage under the Supplemental Term Life Insurance Plan and employee and dependent coverage under the Accidental Death and Dismemberment (AD&D) Insurance Plan.

Your cost of coverage for supplemental term life insurance depends on your and/or your spouse’s/domestic partner’s age as of January 1, and smoker status and the amount of coverage you elect. The cost you pay for your children is the same, regardless of the number of children you have. The cost you pay for AD&D insurance for yourself and/or your dependents, including your spouse/domestic partner or children, depends on the amount of coverage you elect.

Your costs for supplemental term life insurance and AD&D insurance are automatically deducted from your pay on an after-tax basis.

From time to time, refunds or adjustments of contributions and proceeds from demutualizations are received, which are associated with these and other plans and prior plans of heritage companies. These funds will be placed in trust and will be used solely for the employee plan purposes for which employees pay the costs, including the reduction of contributions for life, AD&D, disability, or employee-paid insurance. Or, these funds will be used to provide benefits under such plans or prior plans.

Imputed Income

You must pay income taxes on the value of your company-provided basic life insurance above \$50,000. This value is called “imputed income” and becomes part of your taxable income reported on your W-2. If your benefits pay is greater than \$50,000, you can choose to limit your basic life coverage to \$50,000. However, if you later wish to increase your coverage, evidence of insurability (EOI) rules will apply.

Smoker Status

Employees and their covered adult dependent who does not smoke pay less for supplemental term life insurance coverage. Each year, employees must verify their status as a non-smoker or smoker, as well as the status of their covered adult dependent, under the applicable plan. To be considered a non-smoker and pay lower, non-smoker rates under the applicable plan for a plan year, you and/or your covered adult dependent must be smoke-free for at least 12 months as of January 1 of that plan year, or complete an approved smoking cessation program. If you continue to smoke, you will need to complete an approved smoking cessation course annually to continue to qualify for the lower, non-smoker rates.

How Smoker Is Defined

A person who has smoked any type of tobacco product (e.g., cigarettes, cigars, or a pipe) regardless of the frequency or location (this includes daily, occasionally, socially, at home only, etc.) in the 12 months preceding any January 1 is considered a “smoker.” This definition does not pertain to users of tobacco products that are not smoked, such as chewing tobacco or snuff.

How to Enroll

Participation in the Basic Life Insurance Plan, Business Travel Accident Insurance Plan, and SurvivorSupport® Financial Counseling Service is automatic — you don’t need to enroll.

Participation in the Supplemental Term Life Insurance Plan and Accidental Death and Dismemberment (AD&D) Insurance Plan is optional. You must enroll to have coverage.

If You:	What You Need to Do to Enroll:
Are an Employee	During an annual benefits enrollment period, you can make your elections through the Benefits Web Center via My Rewards @ Work or via the Benefits Call Center. At the beginning of each enrollment period, you’ll receive instructions on how to enroll. You’ll also receive information about the choices available to you and their costs at that time. You need to review your available choices carefully and enroll in the option that best meets your needs. You can’t change your choices during the year unless you have a qualified change in status. Please see “Qualified Change in Status” on page 11 for more information.
Are a Newly Hired Employee	If you’ve just joined JPMorgan Chase and are enrolling for the first time, you need to make your choices through the Benefits Web Center via My Rewards @ Work or via the Benefits Call Center within 31 days of your date of hire for both supplemental term life insurance and AD&D insurance if you are a full-time employee, and within 31 days prior to becoming eligible if you are a part-time employee. Part-time employees will receive their enrollment materials within 31 days prior to becoming eligible and can enroll at that time. You can access your benefits enrollment material online via Company Home > HR & Personal > Pay & Benefits > Enrollment Materials. (In most cases a copy of these materials will also be sent to you via interoffice mail. However, you do not need to wait for these materials to arrive to make your enrollment elections online.)

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If You:	What You Need to Do to Enroll:
Have a Change in Work Status or Qualified Change in Status	If you're enrolling during the year because you're a newly eligible employee due to a work status change or you have a qualified change in status, you'll have 31 days from the date of the change in status to make your new choices through the Benefits Web Center on My Rewards @ Work or via the Benefits Call Center. Please see "Qualified Change in Status" on page 11 for more information.

Depending on your Supplemental Term Life Insurance Plan election, you may be required to provide evidence of insurability (EOI). (Please see "Evidence of Insurability" on page 18 for more information.)
Please Note: There are no EOI requirements for AD&D insurance. If You Do *Not* Enroll

If You:	And You Do <i>Not</i> Enroll:
Are an Employee	If you're already participating in the Life and Accident Insurance Plans and do not change your elections or cancel coverage during the annual benefits enrollment period, you'll keep the same coverage you had before the annual benefits enrollment period. However, you'll be subject to any changes in the plan and coverage costs.
Are a Newly Hired or Newly Eligible Employee	If you're a newly hired or newly eligible employee and do not actively enroll within the designated 31-day eligibility period, you won't be able to choose supplemental term life insurance and/or accidental death and dismemberment (AD&D) insurance until the next annual benefits enrollment period unless you have a qualified change in status. All new coverage elections will require you to provide evidence of insurability (EOI) at that time. Please see "Qualified Change in Status" on page 11 for more information.
Have a Qualified Change in Status	If you have a qualified change in status that allows you to enroll in supplemental term life insurance and/or accidental death and dismemberment (AD&D) insurance mid-year and you do not actively enroll within the designated 31-day period, you won't be able to choose supplemental term life insurance and/or AD&D insurance until the next annual benefits enrollment period. Please see "Qualified Change in Status" on page 11 for more information. All new coverage elections will require you to provide evidence of insurability. Please see "Evidence of Insurability" on page 18 for more information.

When Coverage Begins

Basic life insurance begins on the first day of the month following your date of hire, if you are a full-time employee. Coverage for part-time employees begins on the first of the month following 90 days from your date of hire. In either case, you must be actively-at-work on the date that your coverage is scheduled to begin.

Business travel accident insurance begins on your date of hire. You must be actively-at-work on the date that your coverage is scheduled to begin.

If You:	When the Coverage You Elect Begins:
<p>Are an Employee</p>	<p>Supplemental Term Life Insurance: If you or your eligible adult dependent enroll for coverage for the first time, or make increases in current coverage during an annual benefits enrollment period, your coverage will not take effect until the first day of the month in which payroll deductions begin or following written approval of evidence of insurability (EOI) by The Prudential Insurance Company of America, the claims administrator. If you elect to reduce or discontinue your supplemental term life insurance during an annual benefits enrollment period, your election will take effect the following January 1. Please see “Evidence of Insurability” on page 18 for more information.</p> <p>Accidental Death and Dismemberment (AD&D) Insurance: The coverage you elect during the annual benefits enrollment period generally takes effect the beginning of the following plan year (January 1) as long as you are actively-at-work on your first scheduled day on or after this effective date. There is no EOI required for AD&D insurance.</p>
<p>Are a Newly Hired or Newly Eligible Employee</p>	<p>Supplemental Term Life Insurance: The coverage you elect as a newly hired employee takes effect as follows:</p> <ul style="list-style-type: none"> • If you are a full-time employee, coverage begins on the first day of the month following your date of hire. The Prudential Insurance Company of America, the claims administrator, approves any required EOI. • If you are a part-time employee regularly scheduled to work at least 20 but less than 40 hours per week, coverage begins on the first of the month following 90 days from your date of hire. The Prudential Insurance Company of America, the claims administrator, approves any required EOI. <p>In either case, you must be actively-at-work on the date that your coverage is scheduled to begin.</p> <p>If you or your eligible adult dependent enroll for supplemental term life insurance when you are a newly hired employee, you are allowed to enroll for supplemental term life insurance for an amount up to the lesser of three times benefits pay or up to \$500,000. You can enroll a spouse/domestic partner for an amount up to \$50,000 without having to submit EOI. Elected amounts above these guaranteed issue amounts will be subject to EOI. Please see “Evidence of Insurability” on page 18 for more information.</p> <p>Accidental Death and Dismemberment (AD&D) Insurance: The coverage you elect as a newly hired employee takes effect as follows:</p> <ul style="list-style-type: none"> • If you are a full-time employee, coverage begins on the first day of the month following your hire date. • If you are a part-time employee regularly scheduled to work at least 20 but less than 40 hours per week, coverage begins on the first of the month following 90 days from your date of hire. <p>In either case, you must be actively-at-work on the date that your coverage is scheduled to begin. There is no EOI required for AD&D insurance.</p>
<p>Have a Change in Work Status or Qualified Change in Status</p>	<p>Supplemental Term Life Insurance: If you have a change in work status, or experience a qualified change in status, and you elect to change your elections based on that status change, your coverage will begin on the first day of the month in which payroll deductions begin and following written approval by The Prudential Insurance Company of America, the claims administrator, of any required EOI.</p> <p>Accidental Death and Dismemberment (AD&D) Insurance: If you have a change in work status, or experience a qualified change in status, and you elect to change your elections based on that status change, your coverage will begin on the date of the status change. There is no EOI required.</p>

Qualified Change in Status

The Supplemental Term Life Insurance Plan and/or Accidental Death and Dismemberment (AD&D) Insurance Plan elections you make during the annual benefits enrollment period will stay in effect through the following plan year (or the current plan year if you enroll during the year as a newly eligible employee). However, you may be permitted to change your elections before the next annual benefits enrollment period if you have a qualified change in status. **Please Note:** Any changes you make during the year must be consistent with your qualified change in status.

If you have a qualified change in status and want to change your coverage, please see the **Benefits Status Change Guide** available on the Company Home > HR & Personal > Pay & Benefits > Library, which includes details on how to make changes. This Guide is also available on request through the Benefits Call Center. You need to enroll through the Benefits Web Center via My Rewards @ Work or via the Benefits Call Center within 31 days of the qualifying event. Otherwise, you will not be able to make the change in coverage until the following annual benefits enrollment period. Documentation of eligibility isn't always required when you enroll but may be required at any time by JPMorgan Chase or the claims administrator.

If you have questions during the year about qualifying events and what the allowed benefits changes are, please visit the Benefits Web Center via My Rewards @ Work or contact the Benefits Call Center and speak with a Service Representative.

You and/or your eligible dependents may need to satisfy certain evidence of insurability (EOI) requirements for the Supplemental Term Life Insurance Plan, as determined by the claims administrator, before coverage due to a qualified change in status can begin. (Please see "Evidence of Insurability" on page 18 for more information.) Your coverage will begin on the first day of the month in which payroll deductions begin and following written approval by The Prudential Insurance Company of America, the claims administrator, of any required EOI. In addition, you must be actively-at-work on the effective date of your coverage.

Qualified changes in status under the Supplemental Term Life Insurance Plan and Accidental Death and Dismemberment (AD&D) Insurance Plan are listed in the following table.

Plan Changes for Qualified Change in Status

Event	Supplemental Term Life Insurance Plan Changes	AD&D Insurance Plan Changes
Spouse and Children		
You get married	<ul style="list-style-type: none"> Add, increase, decrease, or cancel contributions for yourself and/or eligible dependent children* Add coverage for your spouse 	<ul style="list-style-type: none"> Add, increase, decrease, or cancel contributions for yourself and/or eligible dependent children** Add coverage for your spouse
You have, adopt, or obtain legal guardianship of a child***	<ul style="list-style-type: none"> Add or increase coverage for yourself and/or your dependents* 	<ul style="list-style-type: none"> Add or increase coverage for yourself and/or your dependents**
You and/or your covered dependents gain other benefits coverage***	<ul style="list-style-type: none"> Decrease or cancel coverage for you and/or your dependents* 	<ul style="list-style-type: none"> Decrease or cancel coverage for you and/or your dependents**
You and/or your eligible dependents lose other benefits coverage***	<ul style="list-style-type: none"> Add or increase coverage for you and/or your dependents* 	<ul style="list-style-type: none"> Add or increase coverage for you and/or your dependents**
You get legally separated or divorced	<ul style="list-style-type: none"> Add, increase, decrease, or cancel coverage for you and your dependent children* Cancel coverage for your former spouse 	<ul style="list-style-type: none"> Add, increase, decrease, or cancel coverage for you and your dependent children** Cancel coverage for your former spouse
A spouse/domestic partner dies***	<ul style="list-style-type: none"> Add, increase, decrease, or cancel coverage for you and/or your dependent children* Cancel coverage for your deceased spouse/domestic partner and any dependent children who are no longer eligible 	<ul style="list-style-type: none"> Add, increase, decrease, or cancel coverage for you and/or your dependents** Cancel coverage for your deceased spouse/domestic partner and any dependent children who are no longer eligible
A dependent child is no longer eligible for coverage***	<ul style="list-style-type: none"> Decrease or cancel coverage for you and/or your dependents 	<ul style="list-style-type: none"> Decrease or cancel coverage for you and/or your dependents
Death of a child/domestic partner's child***	<ul style="list-style-type: none"> Decrease or cancel coverage for you and your child 	<ul style="list-style-type: none"> Decrease or cancel coverage for you and your child
You move out of a Medical Plan option service area	<ul style="list-style-type: none"> No changes are permitted 	<ul style="list-style-type: none"> No changes are permitted
You have a change in dependent care provider or fees	<ul style="list-style-type: none"> No changes are permitted 	<ul style="list-style-type: none"> No changes are permitted

* You must have or elect employee and/or adult supplemental term life insurance to cover your dependent children under the plan. You must elect adult supplemental term life insurance for your domestic partner to cover your domestic partner's children under the plan.

** You must have or elect employee and/or adult AD&D insurance to cover your dependent children under the plan. You must elect adult AD&D for your domestic partner to cover your domestic partner's children under the plan.

*** Also applies to a domestic partner relationship.

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Plan Changes for Qualified Change in Status

Event	Supplemental Term Life Insurance Plan Changes	AD&D Insurance Plan Changes
Qualified Adult Dependents — Domestic Partner		
You add a newly eligible domestic partner	<ul style="list-style-type: none"> Add, increase, decrease, or cancel coverage for yourself and any eligible dependent children* Add coverage for your domestic partner* 	<ul style="list-style-type: none"> Add, increase, decrease, or cancel coverage for yourself and any eligible dependent children** Add coverage for your domestic partner***
You end a domestic partner relationship	<ul style="list-style-type: none"> Cancel coverage for your domestic partner and your domestic partner's children* Add, increase, decrease, or cancel coverage for you and your dependent children* 	<ul style="list-style-type: none"> Cancel coverage for your domestic partner and your domestic partner's children** Add, increase, decrease, or cancel coverage for you and your dependent children**

* You must have or elect employee and/or adult supplemental term life insurance to cover your dependent children under the plan. You must elect adult supplemental term life insurance for your domestic partner to cover your domestic partner's children under the plan.

** You must have or elect employee and/or adult AD&D insurance to cover your dependent children under the plan. You must elect adult AD&D for your domestic partner to cover your domestic partner's children under the plan.

*** Also applies to a domestic partner relationship.

Beneficiaries

A beneficiary is the person, people, estate, or entity you name to receive benefits from the Life and Accident Insurance Plans if you die. You can name anyone as your beneficiary — including a trust — or you can name more than one person to share the benefit. You can also change your beneficiary at any time, and you can have different beneficiaries for each benefit.

Keep in mind that if you name more than one person as your beneficiary, you should specify what percentage of your benefit each beneficiary would receive to total 100%. If you don't specify what percentage each beneficiary would receive, all your beneficiaries will share in your benefit equally.

- For company-paid life and business travel accident insurance, employee supplemental term life insurance and employee accidental death and dismemberment (AD&D) insurance:** If you don't have a designated beneficiary (or your named beneficiary dies), benefits will be paid in equal shares in the following order:
 - Surviving spouse/domestic partner
 - Surviving children
 - Surviving parents
 - Surviving siblings
 - Your estate
- For dependent supplemental term life insurance and dependent accidental death and dismemberment (AD&D) insurance:** You're automatically the beneficiary for your spouse/domestic partner and/or children. If you and your spouse/domestic partner both work for JPMorgan Chase, the parent who covers the child(ren) is the beneficiary.

Assignment of Rights

You're entitled to transfer your basic and supplemental term life insurance ownership rights to another person, people, trust, or estate. Generally, the primary reason for making an assignment (i.e., transfer ownership) of your life insurance is estate planning. For more information, please call the Benefits Call Center and speak with a Service Representative.

Company-Paid Life and Accident Insurance Plans

The following information describes your coverage under the company-paid Life and Accident Insurance Plans.

Basic Life Insurance

Your basic life insurance is equal to one times your benefits pay, up to \$1 million. If your benefits pay is not an even multiple of \$1,000, your coverage will be raised to the next higher \$1,000. JPMorgan Chase pays the full cost of this coverage.

Please Note: Separate definitions other than what is described here may apply to employees in certain sales positions who are paid on a draw-and-commission basis. If this situation applies to you, you will be notified.

Your basic life insurance benefit is paid to your beneficiary upon your death, regardless of the reason for your death. Please see “Beneficiaries” on page 13 for more information about naming a beneficiary.

The Basic Life Insurance Plan is provided through an insurance policy issued by The Prudential Insurance Company of America.

Accelerated Benefit Option

If you or your covered spouse/domestic partner is diagnosed with a terminal illness that’s expected to result in death within 12 months, the terminally ill person can apply for an accelerated benefit option equal to 75% of his or her coverage amount (combined supplemental term life insurance and basic life insurance) up to \$500,000. This benefit applies to basic life insurance, employee supplemental term life insurance, and spouse/domestic partner supplemental term life insurance. (For Texas residents, your spouse/domestic partner is not eligible for this accelerated benefit option under Texas insurance regulations.)

Upon payment of this benefit, the covered person’s life insurance is reduced by the amount approved for payment. Supplemental term life insurance contributions will be reduced to reflect the new lower coverage amount. Accelerated benefit option payments are excluded from your gross income and, therefore, are exempt from federal income tax. Please see your tax advisor regarding any other tax consequences. Upon the covered person’s death, the reduced amount of life insurance will be paid to the beneficiary. Please see “Beneficiaries” on page 13 for more information.

Imputed Income

Under the Internal Revenue Code, JPMorgan Chase must report as income the value of any company-provided basic life insurance in excess of \$50,000. This value is called “imputed income,” and it becomes part of your taxable income reported on your W-2. If your benefits pay is greater than \$50,000, you can choose to limit your basic life insurance amount to \$50,000 to avoid imputed income. If you do that, your coverage amount will remain fixed at \$50,000 even if your benefits pay increases.

Please Note: If you choose to limit the amount of your basic life insurance, you will need to satisfy evidence of insurability (EOI) to increase coverage at a later date. Please see “Evidence of Insurability” on page 18 for more information.

Reduction of Benefits

If you continue to work for JPMorgan Chase after you reach age 65, you may continue to participate in the Life and Accident Insurance Plans, as long as you are actively employed and meet all eligibility requirements. Please note, however, that your basic life insurance is reduced to 70% of the original principal lump sum beginning the January 1 following the year in which you reach age 65 and is reduced to 50% of the original principal sum beginning the January 1 following the year in which you reach age 70. No increases in coverage can be made once you reach age 70.

Conversion

Your basic life insurance ends on the date your employment with JPMorgan Chase ends or when severance payments end (if applicable). You may convert your basic life insurance to an individual policy within 31 days of the coverage termination date by calling Prudential directly at 1-877-889-2070.

Business Travel Accident Insurance

Business travel accident insurance, provided under an insurance policy with the National Union Fire Insurance Company of Pittsburgh, PA, is designed to protect you in the event of death or serious covered injury caused by an accident that occurs while traveling on business for the company. In addition, this insurance covers you if death or a serious covered injury occurs as a result of a criminal act of violence directed at you on banking premises or as a result of a criminal act of violence against you while you're traveling on company business.

JPMorgan Chase provides you with business travel accident insurance equal to six times your annual salary, with a minimum benefit of \$50,000 and a maximum of \$3 million, at no cost. However, if you're paid on an hourly basis, annual salary is based on the monthly average of amounts paid to you by JPMorgan Chase as hourly wages during the previous 36 months. The monthly average is then multiplied by 12 to determine your annual salary. Annual salary excludes any overtime earnings, bonuses, or other extra compensation arrangements.

Please Note: Separate definitions other than what is described here may apply to employees in certain sales positions who are paid on a draw-and-commission basis. If this situation applies to you, you will be notified.

What Is Not Covered

Business travel accident insurance benefits are not payable for loss or death that results from:

- Normal commutation between your home and JPMorgan Chase, except when transportation services are discontinued due to a strike or major breakdown of one or more public transportation systems that you regularly use;
- Scheduled vacation (except for war risk coverage if the vacation immediately precedes or follows a business trip);
- Riding in any aircraft owned (other than a corporate-owned aircraft), operated, or leased by or on behalf of JPMorgan Chase unless a specific written agreement has been obtained from National Union Fire Insurance Company;
- Suicide or any attempted threat by you, or intentional self-destruction or;
- Declared or undeclared war, or any act thereof, in the United States or your country of permanent residence;
- The commission of or attempt to commit a felony; or
- Service in the military, naval, or air service of any country.

This list is subject to change at any time.

SurvivorSupport[®] Financial Counseling Service

If you die while actively employed or while receiving long-term disability (LTD) benefits, JPMorgan Chase provides your key adult survivor with financial planning services at no cost. These services are provided by the Ayco Company, a nationally recognized financial consulting firm, for a period of six months after your death to your surviving spouse or other key adult survivor. (Ayco does not sell any products or services.) Services include assistance with:

- Settling the estate;
- Cash-flow planning;
- Income-tax counseling; and
- Insurance and estate planning.

Participants receive comprehensive, objective financial counseling from experienced Ayco counselors familiar with JPMorgan Chase's benefits. The counselor coordinates the efforts of the participant's attorney, accountant, insurance agent, and/or broker to develop a strategy and implement it. Participants receive:

- A one-on-one counseling session with an Ayco counselor in which financial concerns will be identified and resolved. Family members, attorneys, and other support people are encouraged to attend. Additional meetings may be scheduled, depending on the complexity of the issues.
- A personalized financial plan to help organize the steps to take now and in the future.
- The SurvivorSupport[®] Reference Guide — an interactive workbook that includes step-by-step worksheets, tables, and illustrations to help the participant evaluate relevant aspects of his or her financial situation.
- Direct toll-free telephone access to financial counselors for six months following the initial session.
- Monthly telephone follow-up.
- This list is subject to change at any time.

Supplemental Term Life Insurance Plan

The Supplemental Life Insurance Plan is provided through an insurance policy issued by The Prudential Insurance Company of America. You may elect to obtain supplemental term life insurance for yourself, as well as your spouse/domestic partner and your dependent children under this plan. The following information describes your options under the Supplemental Term Life Insurance Plan.

Employee Supplemental Term Life Insurance

The Supplemental Term Life Insurance Plan lets you choose amounts of employee coverage according to your own needs. You can enroll for coverage in \$10,000 increments up to 10 times your benefits pay (rounded up to the next \$10,000) to a maximum of \$3 million.

Dependent Supplemental Term Life Insurance

JPMorgan Chase also offers dependent supplemental term life insurance for your spouse/domestic partner and each of your eligible children. Your options include:

- Spouse/domestic partner coverage in \$10,000 increments up to a maximum of \$300,000; and/or
- Dependent child coverage of \$5,000 or \$10,000 per child.

Please Note: You may choose supplemental term life insurance for your spouse/domestic partner even if you do not elect coverage for yourself. However, you must elect either employee and/or spouse/domestic partner supplemental term life insurance to elect coverage for eligible children. To choose dependent supplemental term life insurance for your domestic partner's children, your domestic partner must be enrolled for supplemental term life insurance.

Evidence of Insurability

In certain instances, you may need to provide evidence of insurability (EOI) if you want to elect supplemental term life insurance above a certain amount for you and/or your spouse/domestic partner. (There are no EOI requirements to cover dependent children.) EOI may be required for coverage elected during your designated enrollment period if:

- You're electing new coverage or increasing employee supplemental term life insurance; or
- You're electing new coverage or increasing adult dependent supplemental term life insurance.

If you elect supplemental term life insurance that requires EOI, you will receive information on providing EOI from The Prudential Insurance Company of America, the claims administrator, after you enroll. If you do not complete and return the EOI form, or if your application is not approved by the claims administrator, only elected coverage amounts not requiring EOI will be effective.

If you cancel or decrease coverage for yourself or your spouse/domestic partner and choose to increase coverage at a later date due to a qualified change in status or during an annual benefits enrollment period, all new coverage will be subject to EOI requirements at the time you make the new election.

Notification of Approval

The Prudential Insurance Company of America, the claims administrator, will notify you if and when coverage under the Supplemental Term Life Insurance Plan is approved for you and/or your spouse/domestic partner. Coverage for the amount of insurance subject to EOI will not begin until the first of the month following the date the coverage is approved. Keep in mind that you and your eligible dependents may not be approved by The Prudential Insurance Company of America, the claims administrator, for the amount of coverage elected. For more information, contact The Prudential Insurance Company of America at 1-888-257-0412.

When you are first eligible for coverage, evidence of insurability is generally required:

- If employee coverage is greater than three times benefits pay or \$500,000;
- If spouse/domestic partner coverage exceeds \$50,000; and
- During each annual benefits enrollment period for any increases in coverage.

Accelerated Benefit Option

If you or your covered spouse/domestic partner is diagnosed with a terminal illness that's expected to result in death within 12 months, the terminally ill person can apply for an accelerated benefit option equal to 75% of his or her coverage amount (combined supplemental term life insurance and basic life insurance) up to \$500,000. This benefit applies to basic life insurance, employee supplemental term life insurance, and spouse/domestic partner supplemental term life insurance. (For Texas residents, your spouse/domestic partner is not eligible for this accelerated benefit option under Texas insurance regulations.)

Upon payment of this benefit, the covered person's life insurance is reduced by the amount approved for payment. Supplemental term life insurance contributions will be reduced to reflect the new lower coverage amount. Accelerated benefit option payments are excluded from your gross income and, therefore, are exempt from federal income tax. Please see your tax advisor regarding any other tax consequences. Upon the covered person's death, the reduced amount of life insurance will be paid to the beneficiary. Please see "Beneficiaries" on page 13 for more information.

Converting Child Coverage

When your child no longer meets the dependent eligibility rules for the Supplemental Term Life Insurance Plan, he or she can convert his or her coverage to an individual life insurance policy (\$5,000 or \$10,000 depending on the coverage amount). This conversion must be done within 31 days after the date your child no longer meets dependent eligibility rules or at the end of the calendar month in which your child reaches his or her 23rd birthday.

When Benefits Are Paid

Supplemental term life insurance is paid to your beneficiary. Dependent supplemental term life insurance benefits are paid to you in the event of a covered person's death or other covered loss. In all cases, payment is made after The Prudential Insurance Company of America, the claims administrator, receives satisfactory evidence of a covered person's death (e.g., a certified death certificate).

Portability

Coverage under the Supplemental Term Life Insurance Plan for active employees ends on your termination date. However, you can elect to port up to \$1 million of any employee supplemental term life insurance up to age 80 through a direct billing arrangement by contacting Prudential, the claims administrator, at 1-800-778-3827 within 31 days of your termination date (or the date severance payments end, if applicable). Any excess amount can be converted to an individual policy. If you elect to port your employee supplemental term life insurance, you may also port any dependent supplemental term life insurance. Otherwise, dependent supplemental term life insurance can only be converted to an individual policy.

Accidental Death and Dismemberment (AD&D) Insurance Plan

The Accidental Death and Dismemberment (AD&D) Insurance Plan is provided through an insurance policy issued by The Prudential Insurance Company of America. You may elect to obtain AD&D coverage for yourself, as well as your spouse/domestic partner and your dependent children under this plan. The following information describes your options under the AD&D Insurance Plan.

Employee AD&D Insurance

Employee accidental death and dismemberment (AD&D) insurance will pay the full amount of your coverage to your beneficiary if you die as a result of an accident. You'll receive a portion of the benefit if you sustain certain injuries, such as the loss of a limb.

You can enroll for coverage in \$10,000 increments up to 10 times your benefits pay (rounded up to the next \$10,000) to a maximum of \$3 million.

Dependent AD&D Insurance

Like employee accidental death and dismemberment (AD&D) insurance, dependent AD&D insurance will pay the full benefit in the event of accidental death. You'll receive a percentage of the benefit if your dependent sustains certain injuries, such as the loss of a limb. Your options include:

- Spouse/domestic partner coverage in \$10,000 increments up to \$600,000; and/or
- Dependent child coverage in \$10,000 increments up to a maximum of \$100,000 per child.

Please Note: You may choose dependent AD&D insurance for your spouse/domestic partner even if you do not elect coverage for yourself. However, you must elect either employee and/or spouse/domestic partner AD&D coverage to elect coverage for your children. To choose dependent AD&D insurance for your domestic partner's children, your domestic partner must be enrolled in the AD&D insurance Plan.

Employee and dependent AD&D insurance will pay benefits for any of the losses listed in the following chart. However, the loss must be caused by accidental means and must be the result of the injury — directly and independently of all other sources. Please see the definition of "Loss" in "Important Terms" on page 3.

Reduction of Benefits

Please note that AD&D coverage is limited to no more than \$200,000 beginning January 1 after the year in which you reach age 75, and is reduced to a maximum of \$100,000 beginning January 1 following attainment of age 80.

How the AD&D Insurance Plan Pays Benefits

Type of Loss	Benefit Amount Payable
<ul style="list-style-type: none"> Life 	Full Amount
<ul style="list-style-type: none"> Both hands; Both feet; Sight in both eyes; One hand and one foot; One hand and sight in one eye; One foot and sight in one eye; Speech and hearing in both ears; or Quadriplegia 	Full Amount
<ul style="list-style-type: none"> Paraplegia 	75% of the full amount
<ul style="list-style-type: none"> One hand; One foot; Sight in one eye; Speech; Hearing in both ears; or Hemiplegia 	50% of the full amount
<ul style="list-style-type: none"> Thumb and index finger of the same hand; or Uniplegia 	25% of the full amount
<ul style="list-style-type: none"> Hearing in one ear 	25% of the full amount
<ul style="list-style-type: none"> Coma Benefit 	1% per month, up to 100 months

Please Note: Disappearance will be considered as loss of life after one year, and “exposure to the elements” will be treated as an accidental injury.

Additional Plan Benefits

If you elect employee and/or dependent accidental death and dismemberment (AD&D) insurance, you will be covered by the plan’s Seat Belt and Air Bag Benefit. Under these benefits, you will receive an additional 10% of the principal sum (to a maximum of \$25,000) if you die as a result of an automobile accident while wearing a seat belt or while in an automobile containing an airbag. For additional information, please contact The Prudential Insurance Company of America at 1-800-524-0542.

What Is Not Covered

Accidental death and dismemberment (AD&D) insurance benefits are not payable for loss or death that results from:

- Suicide or attempted suicide, while sane or insane;
- Intentionally self-inflicted injuries, or any attempt to inflict such injuries;
- Sickness, whether the loss results directly or indirectly from the sickness;
- Medical or surgical treatment of sickness, whether the loss results directly or indirectly from the treatment;

- Any bacterial or viral infection. But, this does not include;
 - A pyogenic infection resulting from an accidental cut or wound; or
 - A bacterial infection resulting from accidental ingestion of a contaminated substance;
- Taking part in any insurrection;
- War, or any act of war. War means declared or undeclared war, and includes resistance to armed aggression;
- An accident that occurs while the person is serving on full-time active duty for more than 30 days in any armed forces. But this does not include Reserve or National Guard active duty or training;
- Travel or flight in (including getting in, out, on, or off) any vehicle used for aerial navigation if:
 - The person is riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
 - The person is performing as a pilot or a crew member of any aircraft; or
 - The person is riding as a passenger or pilot in an aircraft owned, operated, controlled, or leased by or on behalf of the company or any of its subsidiaries or affiliates.
- Commission of or attempt to commit an assault or a felony;
- While operating a motor vehicle, illegal use of alcohol; PCP; LSD or other hallucinogens; cocaine, heroin, or other narcotics; amphetamines or other stimulants; barbiturates or other sedatives or tranquilizers; or any combination of these substances.

This list is subject to change at any time.

When Benefits Are Paid

Your employee accidental death and dismemberment (AD&D) benefit is paid to your beneficiary upon your death. If you suffer a covered loss other than death, your benefit will be paid to you. Dependent AD&D benefits are paid to you in the event of a covered person's death or other covered loss. Applicable benefits are paid after Prudential receives notice of the covered loss (e.g., certified death certificate, or accident report).

Portability

Coverage under the Accidental Death and Dismemberment (AD&D) Insurance Plan for active employees ends on your termination date. However, you will have the option to continue AD&D insurance with Prudential, the plan administrator, up to age 80. You can elect to port up to \$1 million of any employee AD&D coverage through a direct billing arrangement by contacting Prudential at 1-800-778-3827 within 31 days of your termination date (or the date severance payments end, if applicable). If you elect to port your employee AD&D coverage, you may also port any dependent AD&D coverage.

Travel Assistance and Emergency Evacuation Services

When you enroll in the Accidental Death and Dismemberment (AD&D) Insurance Plan, you also have access to comprehensive, worldwide emergency assistance services — at no additional cost to you.

Travel Assistance and Emergency Evacuation Services, administered by Lifeguard Emergency Travel, Inc., provide you and your covered family members with direct, worldwide access to prompt assistance in the event of an unexpected medical emergency when you are traveling 100 miles (100 kilometers outside the United States) or more from home up to certain dollar limits. These services can also provide you with domestic and international legal referrals.

A full range of emergency assistance services is available to you, including:

- Emergency medical evacuation;
- Medically necessary repatriation;
- Transportation of mortal remains;
- Transportation of escort;
- Family visitation;
- Minor children return/escort;
- Vehicle return;
- 24-hour information service;
- Medical monitoring;
- Medical referral;
- Guarantee of medical expenses;
- Insurance coordination;
- Lost document service;
- Legal assistance;
- Emergency delivery of prescription items;
- Emergency cash transfers and advances; and
- Language assistance.

This list is subject to change at any time.

The Travel Assistance and Emergency Evacuation Services Alarm Center's multilingual staff (including physicians and nurses) is available 24 hours a day, 365 days a year to provide prompt assistance when you have an emergency. To reach Lifeguard Emergency Travel, call 1-888-965-9500. Employees outside the United States can call collect at 1-817-416-5082.

For more information about Travel Assistance and Emergency Evacuation Services, please call Lifeguard Emergency Travel at 1-888-965-9500 and identify your JPMorgan Chase plan number: 22454.

