

The Group Legal Services Plan

The JPMorgan Chase Group Legal Services Plan, administered by Hyatt Legal Plans, a MetLife Company, offers you and your family access to an affordable network of attorneys in the United States. The plan provides coverage for attorney fees for routine legal services related to personal or family legal issues. As a cost incentive, most services authorized by the Group Legal Services Plan are covered at 100% when you use network attorneys.

This section will provide you with a better understanding of how your Group Legal Services Plan coverage 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>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.

Table of Contents	Page
Important Terms	3
Some Quick Facts	4
Participating in the Group Legal Services Plan	5
Eligibility	5
Your Eligible Dependents	5
Cost of Coverage	5
How to Enroll	6
If You Do Not Enroll	6
When Coverage Begins	7
How the Group Legal Services Plan Works	8
The Role of Plan Attorneys	8
What Is Covered	10
What Is Not Covered	12
Claiming Benefits	13
How to File Claims	13
Where to Submit Claims	13
Appealing Claims	13
Additional Plan Information	14
If Your Situation Changes	15
When Coverage Ends	17
Right to Amend	18

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 Group Legal Services Plan, you'll come across some important terms related to the plan. To help you better understand the plan, many of those important terms are defined here.

Terms	Definition
After-Tax Contributions	Contributions that are taken from your pay after federal, and in most cases, state and local income taxes have been withheld.
Claims Administrator	The company, or its affiliate, that provides certain claims administration services for the Group Legal Services Plan.
Covered Services	Group legal services that are generally covered under the JPMorgan Chase Group Legal Services Plan. While the plan provides coverage for numerous services, there are limitations on what's covered. Please see "What Is Covered" on page 10 and "What Is <i>Not</i> Covered" on page 12 for more details.
Eligible Dependents	<p>Under the Group Legal Services Plan, your eligible dependents can include your spouse, a qualified adult dependent (including a domestic partner or an extended family member), and your dependent children. Please see "Your Eligible Dependents" in the "Medical Plan" section of this Guide for more information.</p> <p>Please Note: If you elect to enroll, you, your spouse/domestic partner or extended family member, and all eligible dependent children are automatically covered.</p>
In-Network/Out-of-Network	Terms referring to whether a covered service is performed by a provider who is part of the network associated with the Group Legal Services Plan or by a provider who is not part of the network. When a service is performed through a network provider, benefits are paid at a higher level than they are when a service is performed through an out-of-network provider.
Qualified Change in Status	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) within 31 days of the event. Since there is one contribution level for coverage — i.e., your cost for coverage does not increase if you add dependents — if you marry or add a qualified adult, they will be considered covered as of the date of the event. You may not drop coverage during the plan year.

Some Quick Facts

Eligible Dependents	<p>Under the Group Legal Services Plan, your eligible dependents can include your spouse, a qualified adult dependent (including a domestic partner or an extended family member), and your dependent children. Please see “Your Eligible Dependents” in the <i>Medical Plan</i> section of this Guide for more information.</p> <p>Please Note: If you elect to enroll, you, your spouse/domestic partner or extended family member, and all eligible dependent children are automatically covered.</p>
Covered Services	<p>Covered services include all of the following:</p> <ul style="list-style-type: none">• Wills and estate planning;• Real estate matters;• Family law;• Juvenile matters;• Name change proceedings;• Consumer protection or property protection (excluding debt collection); and• Traffic matters (excluding driving under the influence [DUI]).

Participating in the Group Legal Services Plan

The Group Legal Services Plan offers Group Legal Services administered by Hyatt Legal Plans, a MetLife Company. The general guidelines for participating in the JPMorgan Chase Group Legal Services Plan are described below.

Eligibility

Your participation in the Group Legal Services Plan is optional. In general, you are eligible to participate 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.

An Important Note About Your Coverage

If you and your spouse/domestic partner both work at JPMorgan Chase and if one of you enrolls in the Group Legal Services Plan, the other will automatically be covered. However, in cases involving a dispute between you and your spouse/domestic partner, only the employee enrolled in coverage (and paying for the coverage through payroll deductions) will be eligible for benefits. If you and your spouse/domestic partner enroll separately, you cannot be covered as dependents under one another’s coverage.

Your Eligible Dependents

In addition to covering yourself under the Group Legal Services Plan, you can also cover your eligible dependents. For details about your eligible dependents, please see “Your Eligible Dependents” in the “Medical Plan” section of this Guide.

If you elect to enroll, you, your spouse/domestic partner or extended family member, and all eligible dependent children are automatically covered.

Cost of Coverage

You pay the entire cost for coverage under the Group Legal Services Plan with after-tax contributions. Your cost is the same regardless of how many dependents you cover under the plan. Each year, your annual benefits enrollment materials will show the cost for Group Legal Services Plan coverage.

Your contributions toward the cost of coverage start when your coverage begins. (Please see “When Coverage Begins” on page 7 for more information.) Your contributions are automatically deducted from your pay.

If you have coverage but are away from work because of an unpaid sickness or leave of absence, you will be billed by JPMorgan Chase for any required contributions on an after-tax basis.

If you become totally and permanently disabled and are eligible for benefits from the Long-Term Disability Plan, you’re treated as having “benefits eligible” status for certain benefits. In the case of the Group Legal Services Plan, you’ll be eligible to continue coverage while receiving benefits from the Long-Term Disability Plan. You’ll pay for coverage on a direct-bill basis with JPMorgan Chase.

How to Enroll

Participation in the Group Legal Services Plan is optional.

If You:	What You Need to Do to Enroll:
Are an Employee	<p>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.</p> <p>You’ll also receive information about the benefits available to you and their costs at that time. You need to review your available benefits carefully and enroll in the benefits that best meet your needs.</p>
Are a Newly Hired Employee	<p>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 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 materials 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.)</p>

If You Do Not Enroll

If You:	What Happens If You Do Not Enroll:
Are an Employee	<p>If you’re already participating in the Group Legal Services Plan 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.</p>
Are a Newly Hired or Newly Eligible Employee	<p>If you’re a new hire or newly eligible employee and do not actively enroll within the designated 31-day eligibility period, you won’t be able to choose Group Legal Services Plan coverage until the next annual benefits enrollment period.</p>

When Coverage Begins

If You:	When the Coverage You Elect Begins:
Are an Employee	The coverage you elect during the annual benefits enrollment period becomes effective the beginning of the following plan year (January 1).
Are a Newly Hired or Newly Eligible Employee	The coverage you elect as a newly hired employee takes effect as follows: <ul style="list-style-type: none"><li data-bbox="581 369 1458 432">• If you are a full-time employee, coverage begins on the first of the month following your date of hire.<li data-bbox="581 441 1458 520">• If you are a part-time employee regularly scheduled to work at least 20 but less than 40 hours per week, coverage begins the first of the month following 90 days from your date of hire.

How the Group Legal Services Plan Works

The Group Legal Services Plan offers access to a network of U.S. attorneys who provide a wide range of legal services. In-network services are available only in the United States, U.S. Virgin Islands, and Puerto Rico, and attorneys will provide services only for U.S.-related issues.

The Group Legal Services Plan enables you and your dependents to find qualified legal assistance easily when you need legal services. As a participant, you can call Hyatt Legal Plans' Client Service Center at 1-800-821-6400 Monday through Thursday from 8 a.m. to 7 p.m. and Friday from 8 a.m. to 6 p.m. Eastern Time. A Client Service Representative will ask you to identify yourself as a JPMorgan Chase employee and request your Social Security number; please have this handy when you call. Your spouse/domestic partner or extended family member, and any eligible dependent children, may use the plan and will be required to provide your Social Security number when requested to verify eligibility.

The Client Service Representative is responsible for all of the following:

- Verifying eligibility for services over the phone;
- Making an initial determination of whether and to what extent your case is covered (the plan attorney will make the final determination of coverage);
- Providing a case number, which is similar to a claim number (each case is assigned a new case number);
- Providing the telephone number of the plan attorney(s) most convenient to you; and
- Answering any questions you have about the Group Legal Services Plan.

Following your initial phone call, you may schedule an appointment with a plan attorney. Evening and Saturday appointments are available, if requested. When you use the plan attorney, all attorney's fees for covered services are paid in full by the plan (except for certain limits shown in "What Is Covered" on page 10).

If you choose to seek legal services from an out-of-network attorney, Hyatt Legal Plans will reimburse you for out-of-network attorneys' fees in accordance with a set fee schedule. Please see "What Is Covered" on page 10.

For services to be covered, you or your eligible dependents must have established an attorney-client relationship while you are an eligible member of the Group Legal Services Plan.

Your use of the plan and the legal services provided by the plan are totally confidential.

The Role of Plan Attorneys

The plan attorney is required to maintain the strict confidentiality of a traditional attorney-client relationship. The attorney's relationship is exclusively with you. JPMorgan Chase will not receive information about your legal issues or the services you use under the plan. In addition, no one will interfere with your plan attorney's independent exercise of professional judgment when representing you.

The attorney will adhere to the rules of the plan. Hyatt Legal Plans, or the law firm providing services under the plan, is responsible for all services provided by their attorneys.

Selecting a Group Legal Services Provider

You can easily check which attorneys participate in the plan's network by accessing Hyatt Legal Plans, the claims administrator's web site at www.legalplans.com (you'll need to use the JPMorgan Chase password: 1570010) or by calling the Hyatt Legal Plans' Client Service Center at 1-800-821-6400.

JPMorgan Chase has no liability for the conduct of any plan attorney. You have the right to file a complaint with the state bar concerning attorney conduct pursuant to the plan. If you have a complaint about the legal services you have received or the conduct of an attorney, you can register a complaint by calling Hyatt Legal Plans. Your complaint will be reviewed, and you will receive a response within two business days of your call.

Plan attorneys will refuse to provide services if the matter is clearly without merit, frivolous, or for the purpose of harassing another person.

What Is Covered

The following chart shows what is covered and how the Group Legal Services Plan pays benefits. The list of covered services may change at any time.

How the Group Legal Services Plan Pays Benefits

Provision	In-Network	Out-of-Network
Wills and Estate Planning		
• Living wills	• 100%	• \$35 - \$50 (depends on type)
• Durable powers of attorney	• 100%	• \$90
• Irrevocable trusts	• 100%	• \$710 insurance/\$240 other types
• Wills	• 100%	• \$125 - \$300 (depends on type)
• Codicils (changes to existing wills)	• 100%	• \$40 - \$60 (depends on type)
• Estate administration	• Up to the first \$500	• \$500
• Revocable trusts	• 100%	• \$200
Real Estate Matters		
• Purchase or sale of primary or secondary residence	• 100%	• \$360
• Document preparation and review	• 100%	• \$60 per document
• Boundary or title disputes	• 100%	• \$240 prior to lawsuit filing/\$1800 after lawsuit • Plus trial supplement*
• Eviction and tenant problems with primary residence for tenant only defense	• 100%	• \$240 prior to lawsuit filing/\$1800 after lawsuit • Plus trial supplement*
Family Law		
• Adoption	• 100%	• \$300 uncontested/ \$1,500 contested • Plus trial supplement*
• Divorce/dissolution	• 100% (up to 15 hours/event)	• \$840 uncontested/\$840 contested
• Guardianship	• 100%	• \$300 uncontested/\$1,500 contested • Plus trial supplement*
• Prenuptial agreements	• 100%	• \$360
• Defense of motions to modify decrees	• 100% (up to 8 hours/event) Note: Additional hours billed at a discounted rate.	• \$420

* Trial Supplement — In addition to fees indicated, the plan will pay one-half of the attorney's hourly rate for representation in trial beyond the third day of trial for a maximum of \$800 per day up to a \$100,000 total trial supplement maximum.

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Provision	In-Network	Out-of-Network
<ul style="list-style-type: none"> Name change proceedings 	<ul style="list-style-type: none"> 100% 	<ul style="list-style-type: none"> \$240
<ul style="list-style-type: none"> Consumer protection or property protection (excluding debt collection) 	<ul style="list-style-type: none"> 100% 	<ul style="list-style-type: none"> \$240 prior to lawsuit filing/ \$1,800 after lawsuit filing Plus trial supplement*
Juvenile Matters		
<ul style="list-style-type: none"> Parental responsibility in juvenile court 	<ul style="list-style-type: none"> 100% 	<ul style="list-style-type: none"> \$600 Plus trial supplement*
Traffic Matters (Without driving under the influence [DUI])		
<ul style="list-style-type: none"> Traffic misdemeanor defense to protect driving privilege 	<ul style="list-style-type: none"> 100% 	<ul style="list-style-type: none"> \$400 before trial/\$1,200 representation at trial Plus trial supplement*
<ul style="list-style-type: none"> Legal dispute involving suspension/revocation of, or reinstatement of, driving privilege representation 	<ul style="list-style-type: none"> 100% 	<ul style="list-style-type: none"> \$240 before trial/\$720 representation at trial
Defense of Civil Lawsuits		
<ul style="list-style-type: none"> Incompetence, insanity, or infirmity defense 	<ul style="list-style-type: none"> 100% 	<ul style="list-style-type: none"> \$1,800 Plus trial supplement*
<ul style="list-style-type: none"> Civil litigation defense 	<ul style="list-style-type: none"> 100% 	<ul style="list-style-type: none"> \$600 Plus trial supplement*
Identity Theft		
<ul style="list-style-type: none"> Identify theft assistance — correspondence, notice to creditors 	<ul style="list-style-type: none"> 100% 	<ul style="list-style-type: none"> \$250
Immigration		
<ul style="list-style-type: none"> Immigration assistance — counseling on preparing forms and hearing preparation 	<ul style="list-style-type: none"> 100% 	<ul style="list-style-type: none"> \$250
Advice and Consultation		
<ul style="list-style-type: none"> Office consultation and telephone advice if no other covered services are provided 	<ul style="list-style-type: none"> 100% 	<ul style="list-style-type: none"> \$50

* Trial Supplement — In addition to fees indicated, the plan will pay one-half of the attorney's hourly rate for representation in trial beyond the third day of trial for a maximum of \$800 per day up to a \$100,000 total trial supplement maximum.

What Is *Not* Covered

The Group Legal Services Plan does not cover the following:

- Employment-related matters, including company or statutory benefits;
- Matters involving JPMorgan Chase & Co., MetLife® and affiliates, and plan attorneys;
- Matters in which there is a conflict of interest between employee and spouse or dependents, in which case services are excluded for the spouse and dependents;
- Appeals and class actions;
- Farm and business matters, including rental issues when the participant is the landlord;
- Patent, trademark, and copyright matters;
- Costs or fines;
- Frivolous or unethical matters; and
- Matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits.

This list may change at any time.

Claiming Benefits

The following explains when and how to file claims for covered expenses under the Group Legal Services Plan. For more information on your rights with respect to claims, please see the “Plan Administration” section of this Guide.

How to File Claims

Rules regarding claims depend on whether you receive your services in- or out-of-network, as shown below:

In-Network Benefits	You do not need to file a claim form.
Out-of-Network Benefits	Contact Hyatt Legal Plans, the claims administrator, to obtain an out-of-network claim form and case number. (See contact information below.)

Pre-Existing Legal Matters

Any legal matter for which an attorney-client relationship existed prior to your becoming eligible for services under the Group Legal Services Plan will be excluded and no benefits will apply.

To have your claim considered for benefits, you need to file your claim by December 31 of the year following the year in which services were provided. If you fail to meet this deadline, your claim will be denied. Be sure to attach itemized bills or receipts to your claim form, and keep copies for your records. Separate claim forms must be submitted for each covered family member for whom a claim is made. Your claim will be processed within 15 business days of receipt by the claims administrator.

Where to Submit Claims

The claims administrator’s contact information for the Group Legal Services Plan is listed in the following table:

Claims Administrator’s Contact Information	
Hyatt Legal Plans, Inc.	Hyatt Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114 1-800-821-6400

Appealing Claims

If a claim for reimbursement under the Group Legal Services Plan is denied, either in whole or in part, you can appeal the denial by following the appropriate procedures described in the “Plan Administration” section of this Guide.

Additional Plan Information

Your primary contact for all matters relating to the general administration of the JPMorgan Chase Group Legal Services Plan is the Benefits Call Center.

Your benefits as a participant in the Group Legal Services Plan are provided under the terms of the official plan text and insurance policies, and/or contracts, if any, issued to JPMorgan Chase. If there is any discrepancy between the official plan documents and this summary, the official plan documents control.

Please Note: No person or group, other than the claims administrator or the plan administrator, has any authority to interpret the terms of the written Group Legal Services Plan document (or other plan documentation) or to make any promises to you about them. The plan administrator or insurance carrier has complete authority in their sole and absolute discretion to construe and interpret the terms of the Group Legal Services Plan and any underlying insurance policies and/or contracts, including the eligibility to participate in the Group Legal Services Plan.

All decisions of the plan administrator and the claims administrator are final and binding upon all affected parties.

If Your Situation Changes

The following chart summarizes how your JPMorgan Chase Group Legal Services Plan coverage may be affected in certain situations.

If Your Work Status Changes	Your Group Legal Services Plan coverage will end if your work status changes, and you are then scheduled to work fewer than 20 hours per week.
If You Go on Disability Leave	Under the Disability Leave Policy, you may have the financial protection of full or partial pay for up to 25 weeks. For the approved period of your disability leave, you'll remain eligible to be covered under the Group Legal Services Plan. JPMorgan Chase will deduct any required contributions for Group Legal Services Plan coverage from the pay you receive during this period on an after-tax basis.
If You Go on Long-Term Disability	<p>If you receive long-term disability (LTD) benefits from the LTD Plan, your semimonthly rate will be converted to a monthly rate. (The actual cost of your coverage will not change.) JPMorgan Chase will directly bill you for any required contribution on an after-tax basis.</p> <p>Your group legal services coverage will continue only if you are receiving LTD benefits under the LTD Plan and you make timely payments. Be sure to consider this carefully before you decline coverage under the LTD Plan. (Please see the "Long-Term Disability" section of this Guide for more information).</p>
If You Go on Unpaid Leave	<p>For an approved leave of absence, you'll still be covered by the Group Legal Services Plan. JPMorgan Chase will directly bill you for any required contributions on an after-tax basis.</p> <p>If you do not make the required contributions to continue your Group Legal Services Plan coverage, your coverage will be canceled. However, your coverage may be automatically reinstated when you return to work.</p> <p>Please see the "Plan Administration" section of this Guide for more information about what happens to your benefits during an unpaid leave of absence (i.e., FMLA, Military Leave).</p>
If You Leave JPMorgan Chase	If your employment with JPMorgan Chase terminates, participation for you and your covered dependents usually ends on your termination date. You have the option to continue coverage by contacting Hyatt Legal Plans, the claims administrator, at 1-800-821-6400 within 31 days of the date your coverage ends and continuing the plan for an additional 24 months with direct payment to Hyatt Legal Plans. Any services in progress before your termination date will be provided, even if you don't continue your coverage.
If You Retire from JPMorgan Chase	<p>If you retire from JPMorgan Chase, coverage for you and your covered dependents ends on your retirement date.</p> <p>You may be eligible to continue coverage under the Retiree Group Legal Services Plan. For more information, please refer to the As You Retire Guide available on Company Home > HR & Personal > Pay & Benefits > Library.</p>

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If You Work Past Age 65	If you continue to work for JPMorgan Chase after you reach age 65 (and/or if your spouse reaches age 65 while you're still working at JPMorgan Chase), you and your covered dependents can continue to be covered under the Group Legal Services Plan.
If You Divorce or Become Legally Separated	If you divorce or become legally separated, coverage for your spouse will end on the date of your divorce or legal separation.
If You Die	If you die while actively employed at JPMorgan Chase, coverage will end for your dependents as of the date of your death.

When Coverage Ends

Coverage under the JPMorgan Chase Group Legal Services Plan will end on the date in which:

- Your employment with JPMorgan Chase is terminated for any reason (unless you are receiving severance benefits under the Severance Pay Plan);
- You stop making required contributions;
- You no longer meet the eligibility requirements of the Group Legal Services Plan;
- Your long-term disability benefits under the LTD plan end;
- The Group Legal Services Plan is discontinued; or
- You die.

Coverage for your dependents ends when they no longer meet the eligibility requirements described in “Your Eligible Dependents” in the “Medical Plan” section of this Guide. For your spouse, this means when you die or divorce. For a dependent child, this means when you die or the date on which he or she:

- Turns age 23;
- Marries; or
- Is no longer dependent on you for support.

Coverage for a qualified adult ends when the qualified adult ceases to meet the eligibility requirements described in “Your Eligible Dependents” in the “Medical Plan” section of this Guide.

Please see “If Your Situation Changes” on page 15 for details on how coverage is affected in certain situations.

Right to Amend

JPMorgan Chase reserves the right to amend, modify (including cost of coverage), reduce or curtail benefits under, or terminate the Group Legal Services Plan at any time for any reason by act of the Executive Vice President, Compensation and Benefits. In addition, the Group Legal Services Plan does not represent a vested benefit.

JPMorgan Chase also reserves the right to amend any of the plans and policies, to change the method of providing benefits, to curtail or reduce future benefits, or to terminate at any time for any reason any or all of the plans and policies described in this Guide. Neither this Guide nor the benefits described in this Guide create a contract of employment or a guarantee of employment between JPMorgan Chase and any employee.

If you have any questions about this plan, please contact the Benefits Call Center.