

# Important Information About Your Plan

Your plan gives you the ability to choose from several investment elections so you can tailor your retirement savings to meet your own individual needs and investment style. With this ability to choose, you are taking personal responsibility for your retirement savings plan.

The following describes important information regarding Section 404(c) of the Employee Retirement Income Security Act (ERISA). Please review this information carefully.

## Section 404(c)

To the extent possible, your retirement savings plan is intended to comply with Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA). This means that if you direct the investment of your retirement savings plan accounts, plan fiduciaries, including your employer, may not be responsible for any losses relating to your investment choices. Because you are permitted to direct the investment of your retirement savings plan accounts, you are being provided with this information and the other enclosed materials to help you make informed investment decisions. Keep this information for future review when making changes in your investments. Please review all of the material provided to ensure that your current investment choices meet your personal investment objectives.

## Fund Choices

It is important to completely read the prospectus when considering fund investments. To obtain a prospectus, call **855-JPM-PLAN (576-7526)**. The TTY number is 800-766-4952.

## Changing Investment Choices

You can change the investment of your existing account balance, the investment of future contributions, or both, at anytime by visiting [www.retirementlink.jpmorgan.com](http://www.retirementlink.jpmorgan.com) or by calling J.P. Morgan. Your exchange privileges are subject to the abusive trading policies of the underlying funds, as disclosed in the fund's prospectus. You will receive a confirmation of each transaction.

## Voting Rights

Generally, any voting rights regarding the fund choices offered in your retirement savings plan will be exercised by the plan trustee as directed by your employer. You will exercise voting rights regarding any investments in a self-directed brokerage account. If your plan allows you the opportunity to invest in employer stock, you will be notified of any voting, tender and exchange rights related to the shares of stock you own. You must exercise these rights by giving your proxy instructions to the plan trustee.

If your plan allows for self-directed brokerage accounts, procedures have been established to protect the confidentiality of information related to your purchase, holding and sale of employer securities, and the exercise of voting, tender and similar rights with respect to those securities. See your Plan Sponsor for information on the plan fiduciary responsible for monitoring compliance with these procedures.

## Transaction Fees

There are no transaction fees (e.g. commissions, sales loads, or deferred sales charges) incurred in connection with the purchase or sale of most fund choices offered in your Plan. See a fund's prospectus for more details. If available, self-directed brokerage account investment may include transaction fees, however.

## Additional Information

The following information is available upon request:

- A description of the annual operating expenses for each fund.
- Copies of any prospectus or financial report from the investment fund sponsors, if applicable.
- A list of the assets and a description of investment contracts, if applicable, for each fund.
- Current share values and net performance history for each fund.
- Current value of your retirement fund accounts.

To obtain this information, call **855-JPM-PLAN (576-7526)** or write to:

**Retirement Service Center**  
P.O. Box 173764  
Denver, CO 80217-3764

*Redemption fees may apply to certain funds. A redemption fee is generally assessed when an investor sells shares of the fund prior to the expiration of a specific holding period. The Fund's prospectus includes additional information relating to the redemption fee.*