

Helping you
succeed

JPMorgan Retirement Plan Services
Depth of investments

	Share classes											Acct type		
	A	B	C	Investor	Retail	Institutional	Advisor	R	Select	Ultra	Commingled	Separate		
Money Market Funds														
JPMorgan Stable Value Strategy (Stable Asset Income Fund)													•	•
JPMorgan 100% U.S. Treasury Securities Money Market Fund *						•								
JPMorgan Federal Money Market Fund						•								
JPMorgan Liquid Assets Money Market Fund *						•								
JPMorgan Prime Money Market Fund*						•			•					
JPMorgan U.S. Government Money Market Fund						•								
JPMorgan U.S. Treasury Plus Money Market Fund						•								
American Century Capital Preservation					•									
American Century Government Agency Money Market					•									
American Century Premium Money Market					•									
American Century Prime Money Market *					•									
American Century Stable Asset													•	
Bond Funds														
JPMorgan U.S. Active Fixed Income - Core Plus Universal													•	•
JPMorgan U.S. Active TIPS														•
JPMorgan U.S. Intermediate - Core													•	•
JPMorgan U.S. Intermediate - Core Risk Controlled													•	•
JPMorgan Bond Fund/US Active Fixed Income - Core Plus Strategy	•		•			•			•	•			•	•
JPMorgan Core Bond Fund/Core Bond - Columbus	•		•					•	•	•			•	•
JPMorgan Core Plus Bond Fund/Core Plus Bond - Columbus	•		•						•	•				•
JPMorgan Emerging Markets Debt Fund								•	•				•	•
JPMorgan Enhanced Income Fund/U.S. Enhanced Cash Strategy						•							•	•
JPMorgan Strategic Income Fund	•		•			•			•					
JPMorgan Government Bond Fund	•		•						•					•
JPMorgan High Yield Bond Fund	•		•					•	•	•				•
JPMorgan Intermediate Bond Fund/Intermediate Bond - Columbus	•		•						•	•			•	•
JPMorgan Mortgage-backed Securities Fund	•								•	•				•
JPMorgan Short Duration Bond Fund/Short Term Bond Columbus	•		•						•	•				•
JPMorgan Short Term Bond Fund/U.S. Short Duration	•					•			•					•
JPMorgan Short Term Bond Fund II	•								•					•
JPMorgan Treasury & Agency Fund	•								•					
JPMorgan Ultra Short Duration Bond Fund/Ultra Short Term Bond Columbus	•		•						•	•			•	
JPMorgan Real Return Fund	•		•			•			•					
JPMorgan U.S. Intermediate - Core Investment Grade (w/futures)													•	•
American Century Diversified Bond					•	•								
American Century Government Bond					•									
American Century High Yield					•									
American Century Inflation-Adjusted Bond					•									

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Bond Funds (continued)												
American Century International Bond					•							
American Century One Choice Portfolio Very Conservative					•							
American Century Short-Term Government					•							
American Century Target 2010					•							
American Century Target 2020					•							
American Century Target 2025					•							
American Century Target 2030					•							
Asset Allocation/Balanced Funds												
JPMorgan Global Balanced Strategy												•
JPMorgan Diversified Fund/ U.S. Diversified Plus Strategy	•		•			•			•		•	•
JPMorgan Investor Balanced Fund	•		•						•			
JPMorgan Investor Conservative Growth Fund	•		•						•			
JPMorgan Investor Growth & Income Fund	•		•						•			
JPMorgan Investor Growth Fund	•		•						•			
JPMorgan SmartRetirement 2010	•		•			•			•		•	•
JPMorgan SmartRetirement 2015	•		•			•			•		•	•
JPMorgan SmartRetirement 2020	•		•			•			•		•	•
JPMorgan SmartRetirement 2030	•		•			•			•		•	•
JPMorgan SmartRetirement 2040	•		•			•			•		•	•
JPMorgan SmartRetirement Income	•		•			•			•		•	•
JPMorgan SmartMix Aggressive Strategy												•
JPMorgan SmartMix Conservative Strategy												•
JPMorgan SmartMix Moderate Strategy												•
American Century Balanced					•	•						
American Century Strategic Allocation: Aggressive					•	•						
American Century Strategic Allocation: Conservative					•	•						
American Century Strategic Allocation: Moderate					•	•						
American Century LIVESTRONG Income Portfolio				•		•	•	•				
American Century LIVESTRONG 2015 Portfolio				•		•	•	•				
American Century LIVESTRONG 2025 Portfolio				•		•	•	•				
American Century LIVESTRONG 2035 Portfolio				•		•	•	•				
American Century LIVESTRONG 2045 Portfolio				•		•	•	•				
American Century One Choice Portfolio: Very Conservative					•							
American Century One Choice Portfolio: Conservative					•							
American Century One Choice Portfolio: Moderate					•							
American Century One Choice Portfolio: Aggressive					•							
American Century One Choice Portfolio: Very Aggressive					•							
Domestic Equity Funds												
Value												
JPMorgan Research Enhanced Index 150 Value											•	•
JPMorgan Research Enhanced Index 250 Value											•	•
JPMorgan U.S. Structured Small Cap Value Strategy												•
JPMorgan Diversified Mid Cap Value Fund	•		•						•	•		
JPMorgan Equity Income Fund	•		•						•			
JPMorgan Growth and Income Fund	•		•						•			
JPMorgan Intrepid Value Fund	•		•					•	•			
JPMorgan Large Cap Value Fund	•		•					•	•	•	•	•
JPMorgan Mid Cap Value Fund	•		•			•			•			•
JPMorgan Small Cap Value Fund *	•		•					•	•	•		
JPMorgan Value Advantage Fund	•		•			•			•			
JPMorgan Value Opportunities Fund	•		•			•					•	•
Undiscovered Managers Behavioral Value Fund	•		•			•						

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Domestic Equity Funds (continued)												
Value (continued)												
American Century Capital Value					•	•						
American Century Equity Income					•	•					•	•
American Century Large Company Value					•	•						
American Century Small Cap Value					•	•						•
American Century Value *					•	•					•	•
American Century Mid Cap Value				•		•	•	•				
Core												
JPMorgan Analyst Large Cap Core											•	•
JPMorgan U.S. Large Cap Core Plus								•	•			
JPMorgan Disciplined Equity Fund/Research Enhanced Index 150						•			•	•	•	•
JPMorgan Research Enhanced Index 250											•	•
JPMorgan Intrepid America Fund	•		•					•	•		•	
JPMorgan Equity Index Fund	•		•						•		•	
JPMorgan US Equity Fund/Active Core Equity Strategy (Large Cap Core)	•		•			•		•	•		•	•
JPMorgan Market Expansion Index Fund	•		•						•			
JPMorgan Mid Cap Equity Fund									•			
JPMorgan Intrepid Mid Cap Fund	•		•						•	•		
JPMorgan Small Cap Core Fund									•			
JPMorgan U.S. Small Company Fund						•			•			
American Century Equity Index					•	•						
Growth												
JPMorgan Research Enhanced Index 250 Growth												•
JPMorgan Capital Growth Fund	•		•						•			•
JPMorgan Diversified Mid Cap Growth Fund	•		•						•	•		
JPMorgan Intrepid Growth Fund	•		•					•	•		•	
JPMorgan Large Cap Growth Fund	•		•						•	•	•	•
JPMorgan Growth Advantage Fund	•		•						•			
Undiscovered Managers Behavioral Growth Fund	•		•			•						
American Century Growth					•	•					•	•
American Century Heritage					•	•					•	•
American Century New Opportunities II					•	•						
American Century Select					•	•					•	•
American Century Ultra [®]					•	•						
American Century Vista SM					•	•					•	•
American Century Income and Growth					•	•					•	•
American Century Disciplined Growth				•		•	•	•				
American Century Equity Growth					•	•					•	•
American Century Fundamental Equity	•	•	•	•		•	•	•				
American Century Legacy Focused Large Cap				•		•	•	•				
American Century Legacy Large Cap				•		•	•	•				
American Century Legacy Multi Cap				•		•	•	•				
American Century Long-Short Equity	•	•	•	•		•	•	•				
American Century Veedot				•		•						
Multi Cap												
JPMorgan Intrepid Multi Cap Fund	•		•						•			
Small Cap												
JPMorgan Structured Small Cap Strategy - Russell 2500 (II)											•	•
JPMorgan Dynamic Small Cap Fund	•		•						•			
JPMorgan Small Cap Equity Fund/Small Cap Core Strategy	•		•					•	•			•
JPMorgan Small Cap Growth Fund	•		•			•			•			•

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	A	B	C	Investor	Retail	Institutional	Advisor	R	Select	Ultra	Commingled	Separate
Domestic Equity Funds (continued)												
Small Cap (continued)												
Undiscovered Managers Small Cap Growth Fund	•					•						
American Century Small Company					•	•						•
Specialty Funds												
JPMorgan Private Real Estate - Strategic Property Fund/Private Real Estate Core											•	•
JPMorgan Private Real Estate - Special Situation Property Fund											•	•
JPMorgan Highbridge Statistical Market Neutral Fund	•		•						•			
JPMorgan Multi-Cap Market Neutral Fund	•		•						•		•	•
JPMorgan U.S. Real Estate Fund	•		•					•	•			
JPMorgan Intrepid Long/Short									•			
JPMorgan Realty Income Fund	•		•			•		•			•	•
American Century Global Gold					•							
American Century Global Natural Resources					•							
American Century Life Sciences					•	•						
American Century Real Estate					•	•					•	•
American Century Technology					•	•						
American Century Utilities					•							
International Funds												
JPMorgan Asia Equity Fund	•					•			•			
JPMorgan Emerging Markets Equity Fund/GEM Core Strategy	•		•			•			•		•	•
JPMorgan Global Emerging Markets - Focused Strategy											•	•
JPMorgan Intrepid European Fund	•		•			•			•			•
JPMorgan Japan Fund/Japan Equity Strategy	•		•						•			•
JPMorgan EAFE Research Enhanced Index Equity Strategy											•	•
JPMorgan International Equity Fund/EAFE Plus Strategy	•		•					•	•		•	•
JPMorgan International Equity Index Fund	•		•						•			
JPMorgan International Opportunity Fund/ EAFE Opportunities Strategy	•					•			•		•	•
JPMorgan International Value Fund	•		•			•			•			
JPMorgan Intrepid International Fund	•		•			•			•			
American Century Emerging Markets					•	•					•	•
American Century Global Growth					•	•					•	•
American Century International Discovery *					•	•						
American Century International Growth					•	•					•	•
American Century International Opportunities					•	•						

For more complete information about any of the mutual funds available within the retirement plan, please call 800-988-9084 ext. 44726. Investors should carefully consider the investment objectives, risks, charges and expenses of the fund. Please carefully read the prospectus, which contains this and other important information, before you invest or send money.

An investment in the Money Market Funds listed is not insured by the FDIC or any other government agency. Although money market funds strive to preserve the value of the investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.

Investment return and principal value of security investments will fluctuate. Redemption value may be more or less than original cost. Past performance is no guarantee of future results.

J.P. Morgan Retirement Plan Services LLC and its affiliates and agents may receive compensation with respect to plan investments, including, but not limited to, sub-transfer agent, recordkeeping, shareholder servicing, 12b-1 or other revenue-sharing fees.

In connection with a corporate transaction involving JPMorgan Retirement Plan Services, JPMorgan agreed to pay certain amounts to American Century. To the extent that JPMorgan clients' investment in American Century funds provide certain targeted levels of revenue to American Century, the amounts that JPMorgan agreed to pay to American Century will be reduced. JPMorgan has an ownership interest in American Century Companies, Inc.

International investing involves a greater degree of risk and increased volatility. Changes in currency exchange rates and differences in accounting and taxation policies outside the U.S. can raise or lower returns. Also, some overseas markets may not be as politically and economically stable as the U.S. or other nations.

J.P. Morgan Retirement Plan Services LLC does not act as an investment adviser for the plan. The information, analyses and fund alternatives described in this material and in presentations that we make are intended to provide assistance to the plan sponsor or other fiduciary responsible for plan investments and should not be relied upon as the sole basis for any investment decision.

Small- and mid-capitalization funds typically carry more risk than stock funds investing in well-established "blue-chip" companies because smaller companies generally have a higher risk of failure. Historically, smaller companies' stock has experienced a greater degree of market volatility than the average stock.

Investment in bond funds is subject to risks, especially interest rate risk. As interest rates rise, the prices of bonds will generally fall, and vice versa.

JPMorgan Stable Asset Income Fund is a common or collective trust fund maintained by JPMorgan Chase Bank, N.A. Only qualified employee benefit trusts and governmental plans that have appointed JPMorgan Chase Bank, N.A. as fiduciary are permitted to invest in the fund. Commingled funds are not required to file a prospectus or registration statement with the SEC; accordingly, neither is available.

American Century Stable Asset is a common or collective trust fund maintained by SEI Trust Company. Only qualified employee benefit trusts and governmental plans that have appointed SEI Trust Company as fiduciary are permitted to invest in the fund. Commingled funds are not required to file a prospectus or registration statement with the SEC; and accordingly, neither is available. American Century Investment Management advises SEI Trust Company regarding the management of the fund.

JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the JPMorgan Funds, which include fees for investment management, shareholder servicing, administration, distribution, custody, fund accounting, securities lending and other services.

Securities transactions for the plan trust may be introduced by J.P. Morgan Institutional Investments, Inc. Member NASD/SIPC.

* This fund is closed to new investors and new accounts. Investors who established accounts in the fund prior to the closing date may continue to invest in their account.