

Audience of OneSM – Influencing Participant Behavior

Every Client

Each Individual

operational excellence • industry-leading innovation • people who make a difference

Building the **BEST PLANS** in America
Strategic Consulting Framework

Audience of **ONE**SM
J.P. Morgan Retirement Plan Services

Our vision
to be the best provider of retirement services
and investment solutions

Audience of One Tenets

- Make it personal
- Make it simple
- Connect the money to the emotion
- Diagnose before you prescribe
- Cultivate a long-term relationship

*Am I on track to live comfortably
through my retirement?*

Conversion – Multimedia Approach

To raise awareness and appreciation for the Companies qualified and nonqualified plans

- **Print material:** Campaigns designed to capture attention, influence behavior and enhance benefits brand
- **Electronic:** Pre-populated Web tools with personal and relevant information; e-content for up-to-moment messages
- **Retirement Service Center:** Designated team to handle calls
- **Face-to-face communications:** Financial education meetings at key plan sponsor corporation locations
- **Webcasts:** Financial education Webcasts delivered “live” with Q&A opportunities and recorded/posted to the Companies’ participant Web sites
- **Personal Financial Counseling:** Wealth management solutions from the board room to the mail room
- **Targeted Retirement Tips:** Messaging based upon each employee’s behavior with custom information



Audience of OneSM – Participant Web site and Tools

- Audience of One experience is fully integrated on the participant Web site
- Three-click navigation and intuitive design enables participants to easily take action
- Information designed to change behavior is pushed to participants

The screenshot displays the J.P. Morgan participant web site interface. At the top, the J.P. Morgan logo is visible, along with navigation tabs for 'MY ACCOUNTS', 'EDUCATION CENTER', 'NEWS & QUOTES', 'FINANCIAL TOOLS', and 'MY PROFILE'. The main content area is divided into several sections:

- My Accounts:** Shows account details for John Smith, including account lists and balances. A table lists accounts like 'ABC Company Profit Sharing 401(k) Plan' with a balance of \$16,817.58.
- Monthly pension benefits:** Displays plan names and current monthly benefits, such as 'ABC Company Retirement Plan' with a benefit of \$500.00.
- Retirement forecast:** A section titled 'On Track to Receive' indicating the user is on track to receive \$38,848 per year during retirement. It includes a 'Retirement Dream Machine' tool for further exploration.
- Personalized Tips:** A section titled 'John, think about this ...' providing advice on contribution levels and offering a 'Personal Retirement Checklist'.
- Market Data:** Includes a 'Price History' chart for NASDAQ and S&P 500, and a table of market indices.
- News and Educational Information:** Features articles like 'THE WAY FORWARD' and 'Microsoft Money will be removed as of October 22, 2010'.

On Track to Receive

- forecast in today's dollars
- easily compared to current income

Retirement Dream Machine

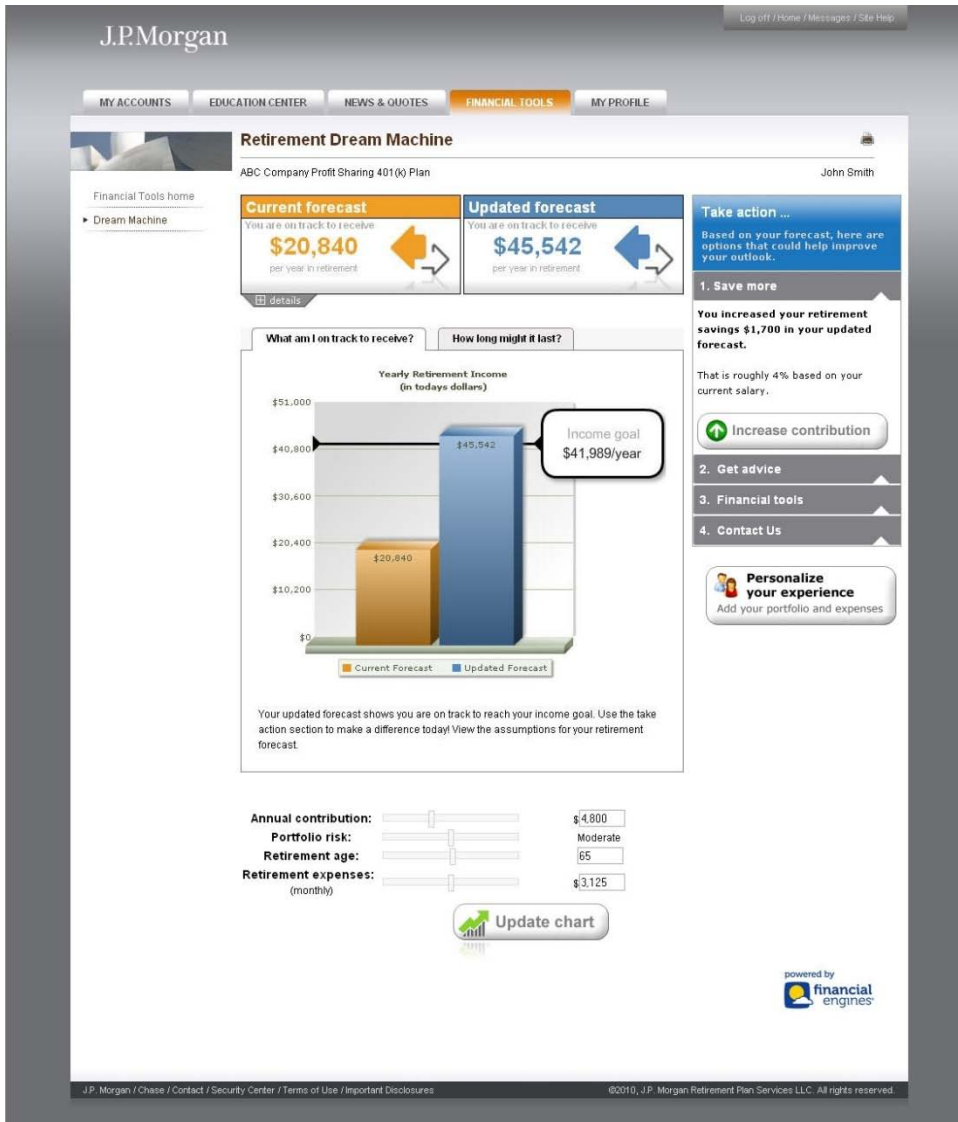
- quick navigation
- simple to use

Personalized Tips to Retire on Track

- reflect the individual participant
- capture diversification risk
- capture loan and withdrawal risk

For illustrative purposes only.

The Retirement Dream Machine



- Derives an income forecast based on deferral amounts at various age and risk levels, as well as estimated retirement expenses, to show how long retirement income might last
- DC data is pre-populated
- Plan rules are included
- Simple and informative
- Spend-down tool (“How long will it last?”) shows potential shortfalls based on retirement expenses
- Allows participants to complete custom profiles, inputting assets outside the retirement plan and projecting monthly expenses to provide a Total Retirement SolutionsSM approach to planning

For illustrative purposes only.

Retirement Reality CheckSM

Financial planning consultation for participants

- **Participants may need help as they approach retirement**
- **Retirement Reality Check offers:**
 - solutions that account for total financial picture
 - customized strategy
 - flexible plan to easily adapt to changing circumstances
- **Retirement Reality Check includes:**
 - review of current retirement strategy
 - comparison of retirement goals against today's realities
 - overview and evaluation of current financial situation
 - consideration of any investment strategies outside 401(k) plan
 - defining groundwork today for generating income after retirement
 - working with plan sponsors to determine best way to deliver program to participants

RETIREMENT REALITY CHECK
J.P. Morgan Retirement Plan Services

Let's get started!
Yes, I want a Retirement Reality Check!
Please contact me by phone or e-mail to schedule a consultation.

First Name: _____
Last Name: _____
Phone Number: _____
E-mail Address: _____

Continue

RETIREMENT REALITY CHECK
J.P. Morgan Retirement Plan Services

Tell us a little about yourself (all answers are confidential)

- How old are you?
 Under 30
 31-35
 36-40
 41-45
 46-50
 51-55
- At what age are you hoping to retire?
 prior to 65
 66-69
 70-74
 after 75
- What is your general investment philosophy?
Select One: _____
- Do you know approximately how much you need to save for your retirement?
 Yes
 No
- What are your retirement income sources? Check all that apply.
 Spouse's Social Security
 Social Security
 Individual Retirement Account (IRA)
 Pension or cash balance plan
 Personal investments/annuities
 Other
 Other Income
- Are you concerned that you may outlive your retirement assets?
Select One: _____

Submit

RETIREMENT REALITY CHECK
J.P. Morgan Retirement Plan Services

Marianne,

By answering six, simple questions, you gain access to a:

- preliminary one-on-one consultation with a J.P. Morgan Retirement Plan Services retirement consultant to assess your circumstances.
- complimentary retirement financial planning session with a senior financial advisor from Chase Investment Services Corp.
- written, personalized financial plan

These services are provided to you at no cost. They are designed to fit your individual situation, and there are no hidden fees or obligation to purchase any investment products.

Enter your provided passcode and click Enter to continue.

Passcode: _____

Enter

Chase Investment Services Corp. and J.P. Morgan Retirement Plan Services, your retirement plan recordkeeper, are affiliates of J.P. Morgan Chase & Co. — a leading global financial services firm.

J.P. Morgan Retirement Service Center

Internal Customer Satisfaction Survey

- Averaged top two box score in eight of eight categories in 2009 (five of eight best in class)

Recognition and Awards

- Named Best in Class for 2009 in the Large and Mega space by *Plan Sponsor Magazine**
- Gary Henry (head of Retirement Service Center) named Top 100 Executive Leader Under the Age of 50 by *Diversity MBA Magazine***

Key Statistics

- Achieved service level goals for 2007, 2008, 2009
- Year-to-date first call resolution of 97%***
- Retained 95% of all “exceeds level” retirement education specialists in 2009
- 19% attrition rate in 2009

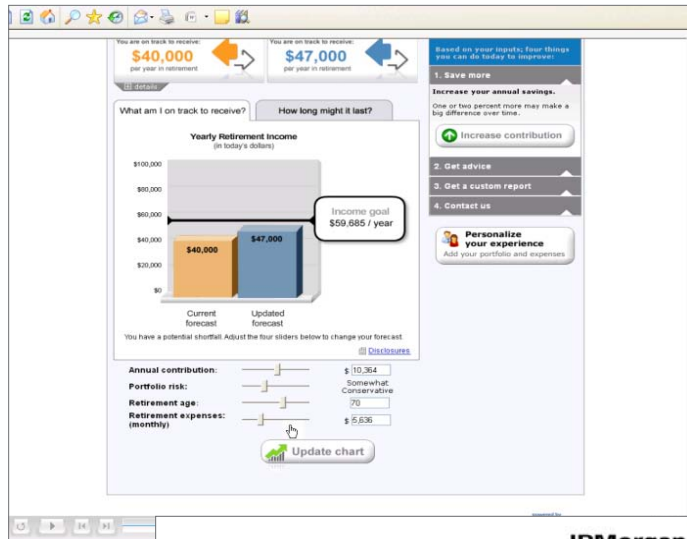
Team Tenure

- Senior leadership has 17+ years of industry experience****
- Manager has 10+ years of experience at J.P. Morgan****
- Retirement education specialists have 1.9 years of experience at J.P. Morgan****


* November 2009 ** September 16, 2009 ***Data as of January 1, 2010, through July 31, 2010 **** July 31, 2010

Personalized Wealth Solutions – Tailored to levels of financial complexity

Retirement
Dream
Machine



Retirement
Reality CheckSM



RETIREMENT REALITY CHECK
J.P. Morgan Retirement Plan Services

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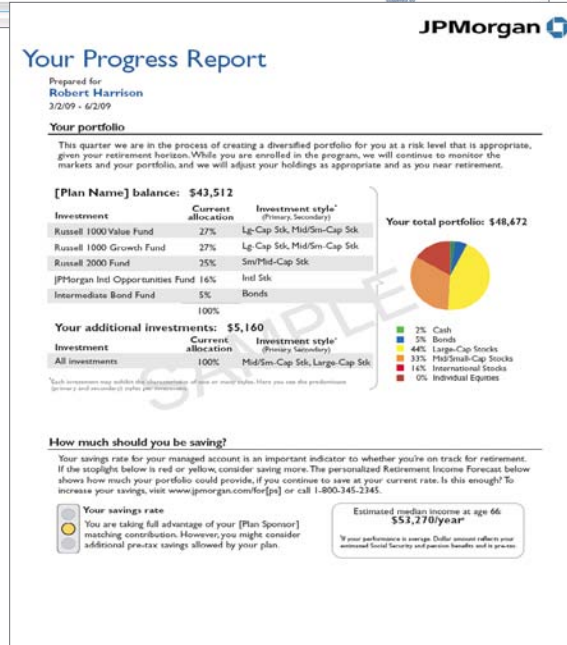
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Managed Accounts
and Online Advice



Chase Platinum
Financial Analysis

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J.P. Morgan's Private Wealth Management – Complex financial needs

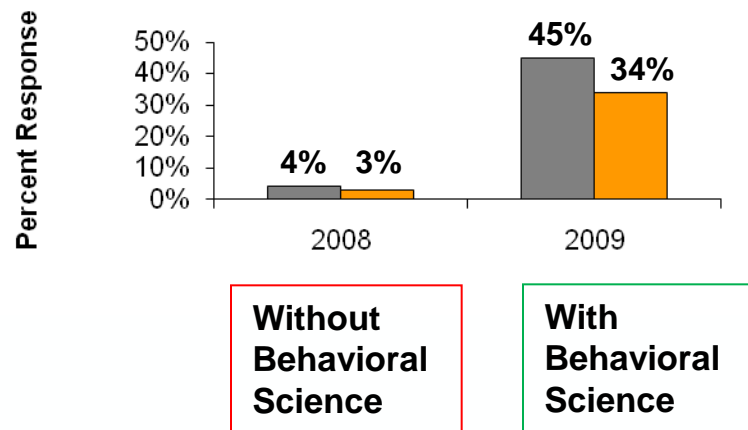
Financial solutions for participant situations with more sophisticated financial requirements

Investing <ul style="list-style-type: none">▪ Traditional stock/bond investments▪ Alternative investments▪ Structured products▪ Derivatives▪ Foreign exchange	Financial Planning <ul style="list-style-type: none">▪ Executive compensation✓ Stock options✓ Restricted stock▪ Deferred compensation▪ Retirement savings▪ Education savings▪ Gifting strategies▪ Income/estate planning	Trust <ul style="list-style-type: none">▪ Fiduciary services▪ Special needs trusts▪ Irrevocable life insurance trusts▪ Estate settlement services	Banking Services <ul style="list-style-type: none">▪ Traditional and custom mortgages▪ Home equity loans▪ Specialized lines of credit▪ Deposit accounts▪ Checking accounts▪ Credit cards▪ Online banking
Philanthropic <ul style="list-style-type: none">▪ Donor-advised funds▪ Private foundations▪ Foundation administration▪ Charitable remainder trusts▪ Charitable lead trusts	Specialty Assets <ul style="list-style-type: none">▪ Closely held business services▪ Real estate services▪ Farm and ranch property management▪ Oil, gas and mineral management	Insurance <ul style="list-style-type: none">▪ Life▪ Long-term care▪ Key person▪ Disability▪ Kidnap/ransom▪ Officers and directors▪ Yacht/aircraft	Tax Services <ul style="list-style-type: none">▪ Individual tax returns▪ Fiduciary tax returns▪ Estate/gift tax returns▪ Tax reporting for specialty assets▪ Electronic tax payments▪ Assistance with audits and tax notices

Applying Behavioral Science – Influencing participant decisions

Energy Client's Campaign Financial Health Week

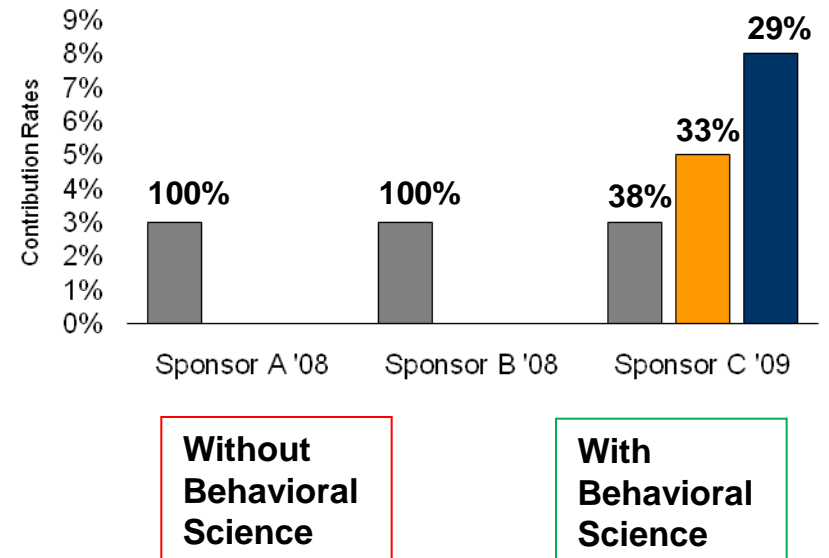
Applied Choice Method:
Rewards/Pledges



■ Response Rate
■ Action Taken

QuickEnroll Campaign

Applied Choice Method:
Hyperbolic Discounting,
Placement



■ 3% contribution rate elected with QuickEnroll
■ 5% contribution rate elected with QuickEnroll
■ 8% contribution rate elected with QuickEnroll

Source: J.P. Morgan Retirement Plan Services' clients

Audience of OneSM – Generating results for participants

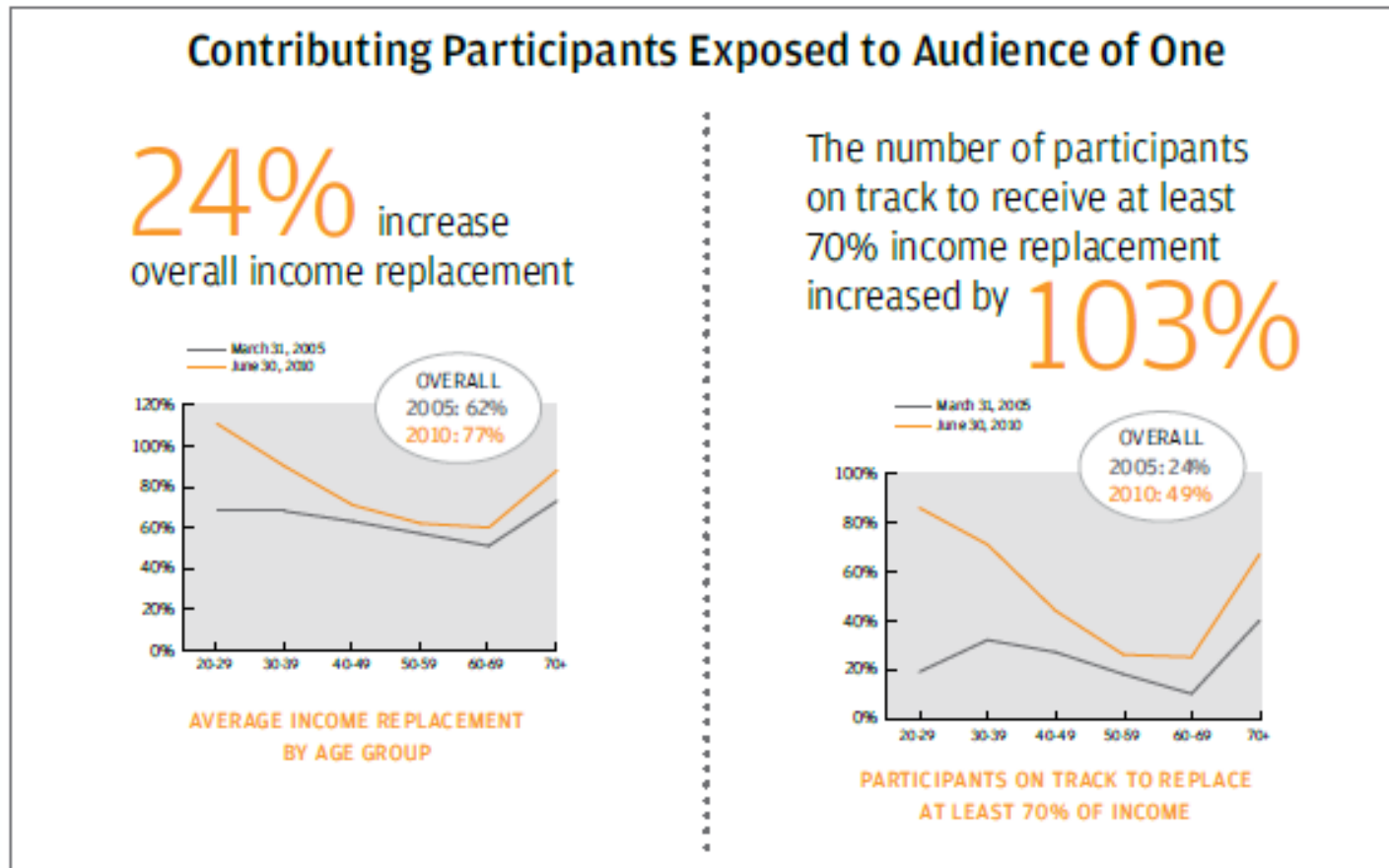
Leading indicators supporting wage replacement

Audience of OneSM delivers results! Participants in plans that utilize Audience of One are:

- 11% more likely to have a wage replacement ratio of 70% or more
- 19% more likely to have a wage replacement ratio of 90% or more
- 14% more likely to participate in the plan
- 30% less likely to stop contributing more likely to have a higher deferral rate – average deferral rates are more than 12% higher
- 25% less likely to be concentrated in company stock
- 37% more likely to have a diversified strategy
- 41% more likely to initiate a rollover after leaving the company

Data as of December 31, 2009, comparing Audience of OneSM plans vs. non-Audience of One plans

Audience of OneSM – Income replacement results



N = 443,656 participants

Source: J.P. Morgan Retirement Plan Services Proprietary Research

Assumptions: Income replacement results reflect the experience of participants earning between \$14,500 and \$10 million annually who were contributing to their retirement plan as of June 30, 2010. Retirement age is 65. If over 62, retirement age would be current age plus three years. Based on information provided for annual salary, state of residence, hire date, date of birth and gender. If not provided, gender defaults to female. Tax filing status defaults to single if state of residency is the same as tax filing state. Includes Social Security which is calculated based on normal Social Security retirement age, as per federal regulations. The assumed income growth rate is 5%. Income growth rate represents the average increase in salary expected over time, which is the approximate historical rate of growth (including inflation) for a typical person's salary. The projection considers the IRS annual compensation limit, indexed periodically. Contribution amount is based on current election in defined contribution plan. Annual retirement income estimate and initial risk category are calculated using the investments currently held in retirement plan account. Balances from brokerage account(s) or loan(s) will not be included in forecast. Wage replacement calculation includes balances from other plans that are turned on for Retirement Dream Machine.