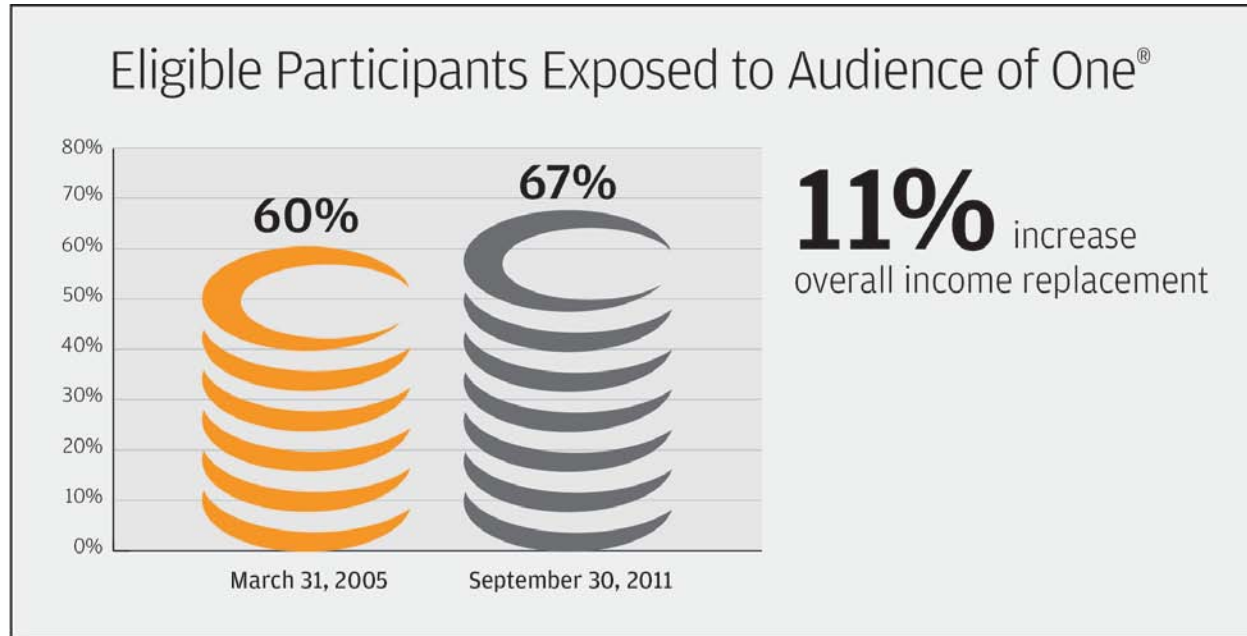


Income replacement results

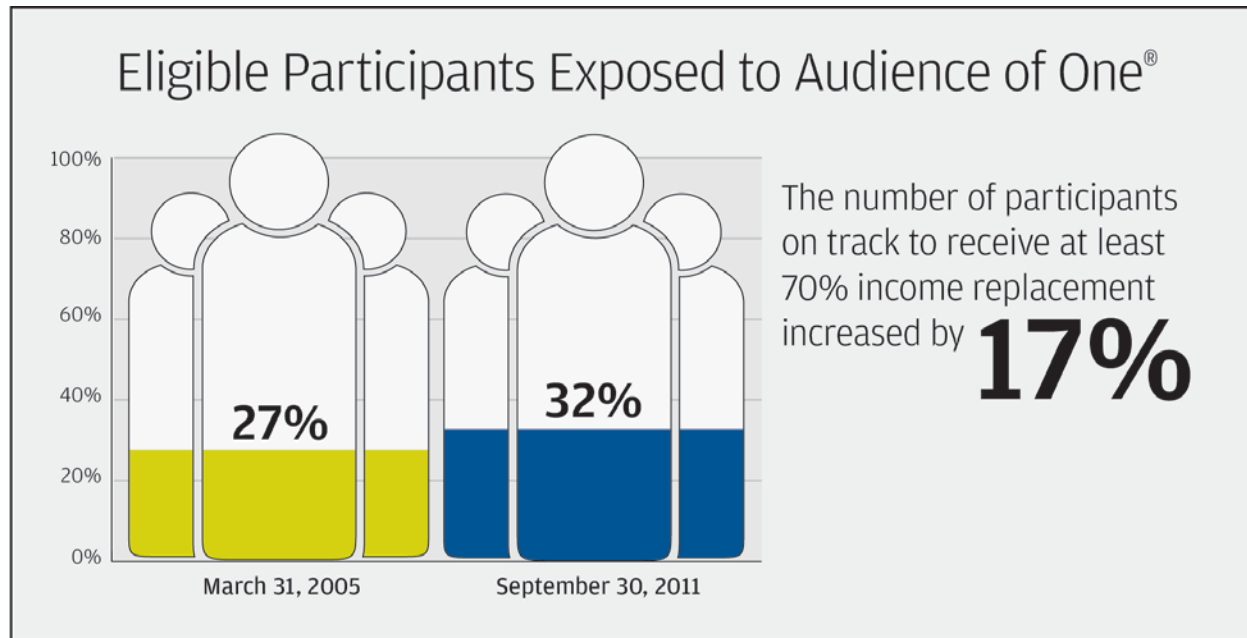


N = 487,401 participants

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 eligible to participate in their retirement plan both when the plan adopted Dream Machine and September 30, 2011. 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. Income replacement calculation includes balances from other plans that are turned on for Retirement Dream Machine.

Income replacement results

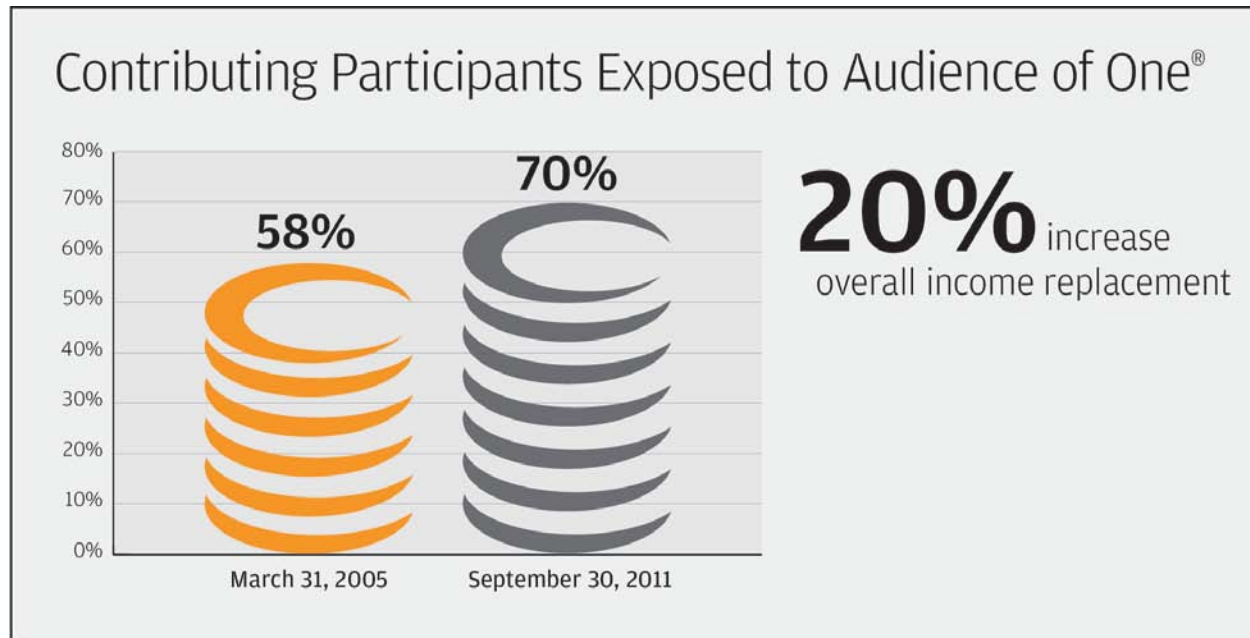


N = 487,401 participants

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 eligible to participate in their retirement plan both when the plan adopted Dream Machine and September 30, 2011. 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. Income replacement calculation includes balances from other plans that are turned on for Retirement Dream Machine.

Income replacement results

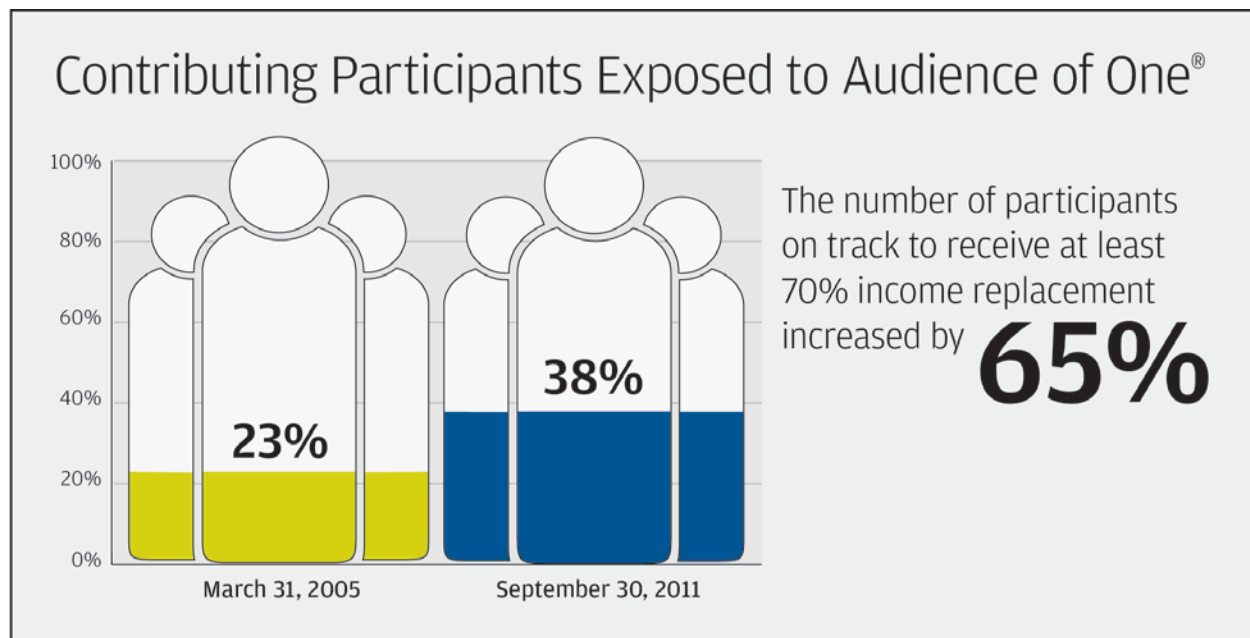


N = 468,496 participants

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 September 30, 2011. 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. Income replacement calculation includes balances from other plans that are turned on for Retirement Dream Machine.

Income replacement results



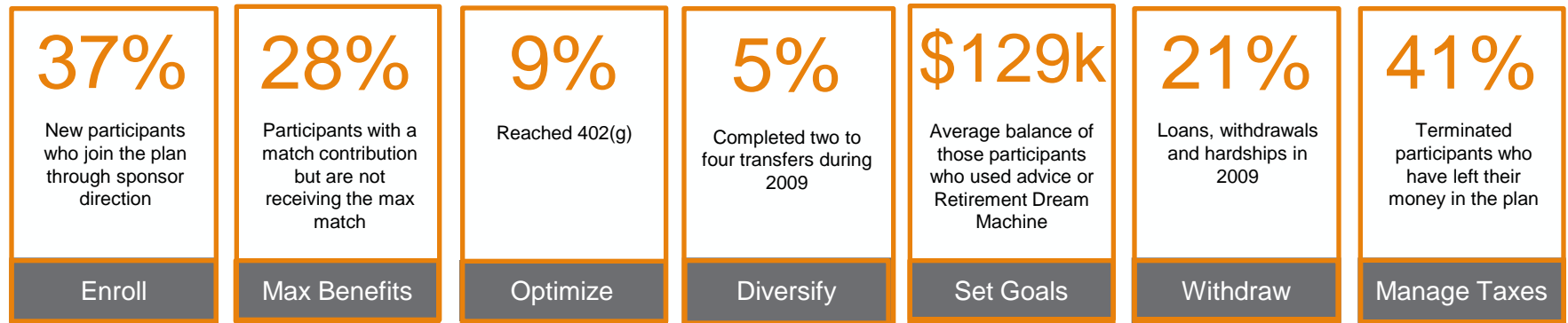
N = 468,496 participants

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 September 30, 2011. 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. Income replacement calculation includes balances from other plans that are turned on for Retirement Dream Machine.

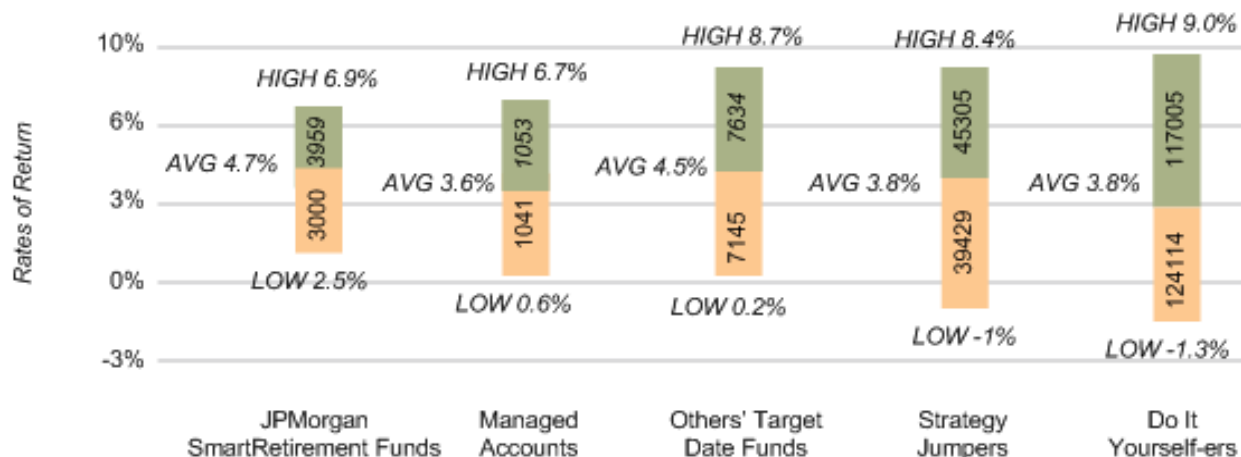
Entry points

Participants remain accidental investors



Personal rate of return ranges vary by investment strategy

Standardized five year personal rate of return:
high, average, low and number of under- and over-average participants, by investment strategy



Source: J.P. Morgan Retirement Plan Services proprietary research. All data as of June 30, 2011.

Participants' personal rates of return are calculated on their account balances (1) while recordkeeping services are provided at J.P. Morgan Retirement Plan Services, or (2) have converted to J.P. Morgan Retirement Plan Services from another recordkeeper, beginning the month after the conversion is complete. Rate of return is calculated using a time-weighted rate of return with monthly data.

This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for investment, accounting, legal or tax advice.

Generally, the asset allocation of each target date fund will change on an annual basis with the asset allocation becoming more conservative as the fund nears the target retirement date. The target date is the approximate date when investors plan to start withdrawing their money. The principal value of the fund(s) in a plan's lineup is not guaranteed at any time, including at the time of target date and/or withdrawal.

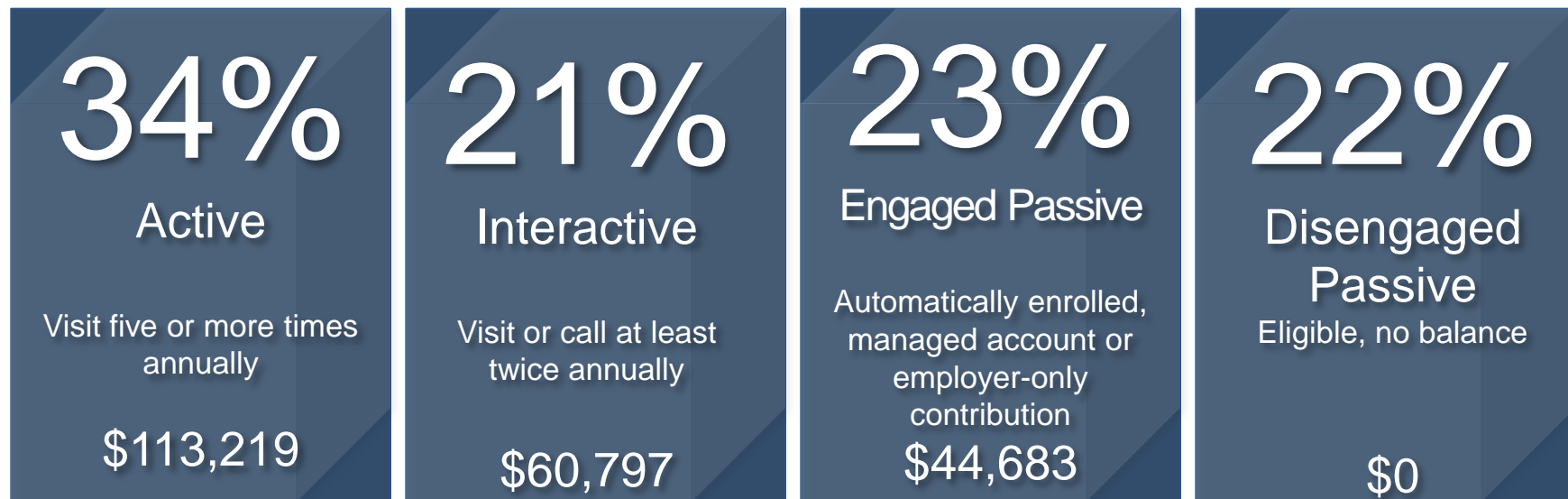
For the analysis, participants were categorized into an investment strategy based on the following criteria: JPMorgan SmartRetirement Fund Users, Managed Account Users, and Other TDF Users are participants with at least 70% of their account balance invested in the indicated investment or program both on June 30, 2006 and June 30, 2011. Do It Yourselfers are participants who on both June 30, 2006 and June 30, 2011 had less than 70% of their account balance invested in a target date fund or a Managed Accounts program. Strategy Jumpers are participants whose account balance on either June 30, 2006 or June 30, 2011 (not both dates) was at least 70% invested in either a target date fund or a Managed Accounts program.

The use of two dates and requirement for at least 70% of the assets to be invested (or not) in a given category allows the Personal Rate of Return to be attributed to the use of a given strategy

Past performance is not a guarantee of and may not be indicative of future results.

Understanding participants: engagement model

More engaged participants have higher average balances



86% CALL AT LEAST ONCE

68% CALL AT LEAST TWICE

When taking a distribution

45% NEVER CALL

Participant personas

Potential Saver

Age 20-65+
Income under \$30k



Debt management
Enrolled, but struggling

Accidental Investor

Age 24-55
Income \$30k - \$75k



Family and career
More passively saving
and investing

Mass Affluent

Age 45-65+
Income greater than \$75k



Balancing retirement with other
financial goals
Very active *or* very passive,
uses tools, prefers advice

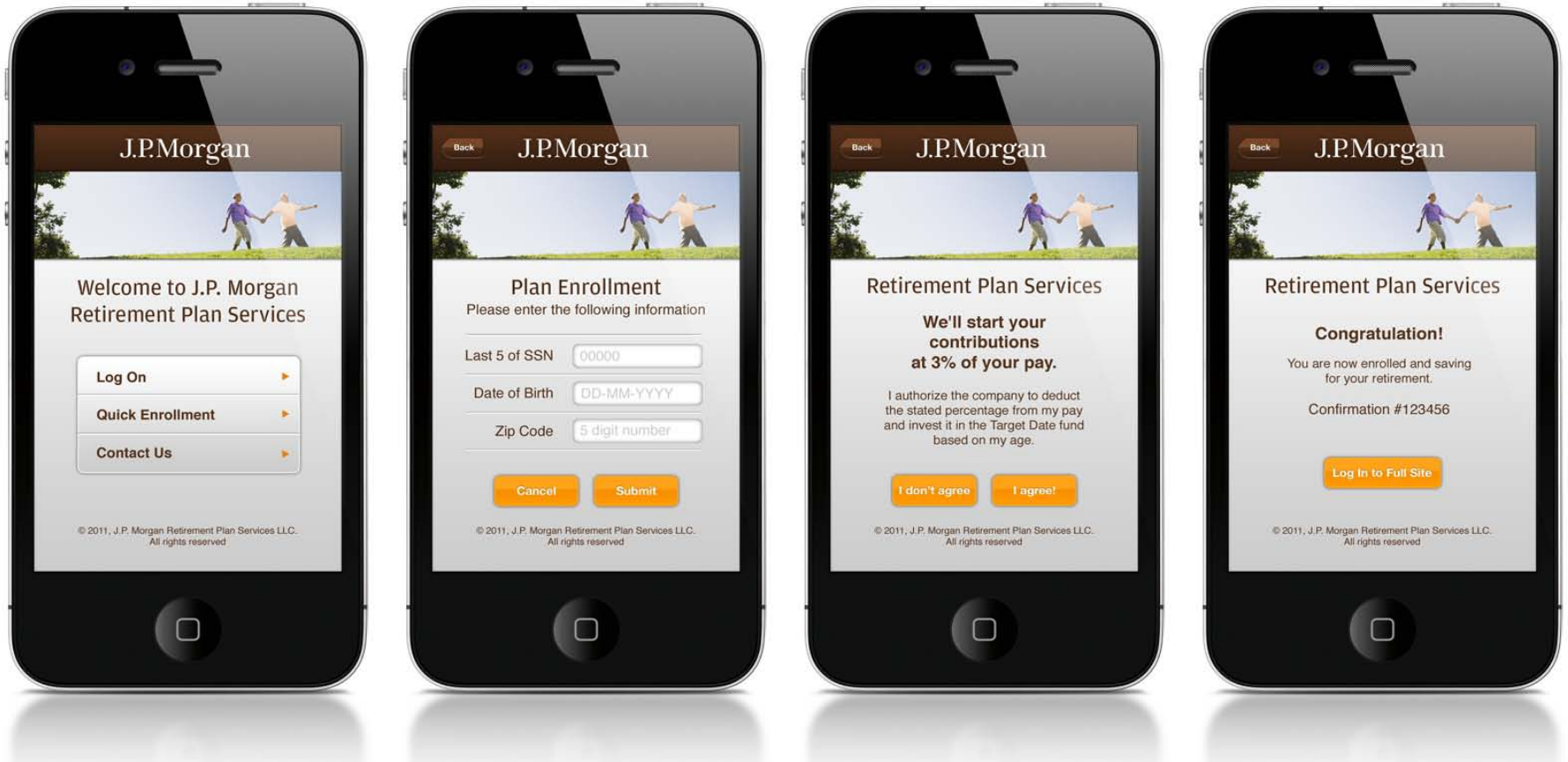
Understanding participants: engagement model and personas

Engagement preferences are across the board

	Potential Saver	Accidental Investor	Mass Affluent
Active	25%	33%	39%
Interactive	21%	22%	22%
Passive	54%	45%	39%

J.P. Morgan Retirement Plan Services Product Development, 2010 Participant Data

Mobile experience



Not all features currently available. Some features are under consideration and/or in development. Presented for discussion purposes, non-binding and subject to change without notice.

AVOID PAYING INTEREST

on everyday things when you pay in full each month. We'll separate them on your statement.



Full Pay

PAY OFF LARGER PURCHASES

over time. Set an end date or monthly payment amount. See your plan separated on your statement.



Split

PAY DOWN YOUR BALANCE FASTER

Choose a goal date or monthly amount. We do the math and set up the plan.



Finish It

SEE YOUR SPENDING TRENDS AT A GLANCE

and track progress against your goals.



Track It

Investor personality micro site

J.P. Morgan

Who Are You?

Finding Your Investor Profile

[Tell us about you](#)

1 How do you spend most of your free time today? (Check one.)

<input checked="" type="checkbox"/> Cooking	<input type="checkbox"/> Family	<input type="checkbox"/> Outdoor Sports
<input type="checkbox"/> Crafts	<input type="checkbox"/> Gardening	<input type="checkbox"/> Shopping
<input type="checkbox"/> Entertainment	<input type="checkbox"/> Golf	<input type="checkbox"/> Travel
<input type="checkbox"/> Exercise		

[Next](#)

The charts, graphs, and screen prints in this presentation are for illustrative purposes only. Not all features currently available. Some features are under consideration and/or in development. Presented for discussion purposes, non-binding and subject to change without notice.

How to Integrate – thru Total RewardSmart Service

New Landing Page

The screenshot shows a web browser window with the URL <https://www.retireonline.com/totalrewardsonline>. The page features the J.P. Morgan logo and navigation links for Home, Overview, and FAQ. The main content area is divided into two columns. The left column contains the SampleCo logo and a paragraph of text: "SampleCo's success relies on the skill and commitment of you and your associates, and it's important to us to 'get it right' when it comes to a total compensation package that meets your needs. Your salary is just the beginning. As you'll see on this website, there are more pieces that you can modify or invest in, depending on your individual priorities. We've provided information below to help you get started on structuring your own, personal Total Rewards Solution." Below this is a section titled "Your Guide to Your Future" featuring a photo of a man in a suit and a quote: "Nobody has all the answers on how to best use your benefits, but I'll try to be your guide..." The right column has a header "Choose your top priority below:" followed by four radio button options: "Family financial security" (unchecked), "Having enough to live on when I retire" (checked), "Maximizing my take-home pay" (unchecked), and "Resources for health and wellness" (unchecked). Each option has a brief description. At the bottom of the right column is a "Next" button. The footer contains links for J.P. Morgan / Chase / Contact / Security Center / Terms of Use / Important Disclosures and a copyright notice for 2011 J.P. Morgan Retirement Plan Services LLC.

J.P. Morgan Retirement Plan Services

https://www.retireonline.com/totalrewardsonline

Log on / Home / Contact / Site Help

J.P.Morgan

Home Overview FAQ

SampleCo.

SampleCo's success relies on the skill and commitment of you and your associates, and it's important to us to "get it right" when it comes to a total compensation package that meets your needs. Your salary is just the beginning. As you'll see on this website, there are more pieces that you can modify or invest in, depending on your individual priorities. We've provided information below to help you get started on structuring your own, personal Total Rewards Solution.

Your Guide to Your Future

"Nobody has all the answers on how to best use your benefits, but I'll try to be your guide..."

Choose your top priority below:

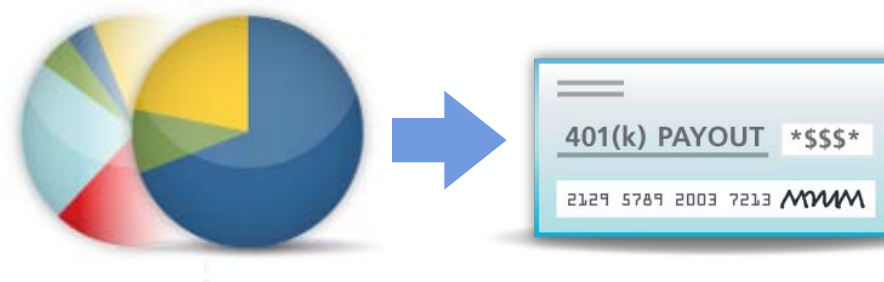
- Family financial security
Saving for a home? For college tuition? Or those inevitable emergencies? This is for people who want to be prepared.
- Having enough to live on when I retire
It's never too soon to look at all your sources of income and see if you'll be able to live the way you want to when you retire.
- Maximizing my take-home pay
It's not easy dividing money between debts, taxes, savings, and day-to-day expenses. Here's some information that may help.
- Resources for health and wellness
Learn about the benefits and tools SampleCo provides to help stay healthy - physically and financially.

Thank you for all you do for SampleCo! **Next**

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New retirement income feature—Income+

- New feature of J.P. Morgan Personal Asset Manager
 - No additional fee for participants or sponsors
 - Uses plan’s existing investment options—no in-plan annuity required
- Helps prepare for retirement payouts
 - Income Checkup with an investment advisor representative to develop income plan
 - Gets portfolio income-ready via higher fixed income allocation
 - Maintains equity exposure for growth
- Generates retirement payouts directly from a 401(k) account*
 - Steady with limited downside
 - Last for life**
 - Can go up with the market
 - Flexible



*Account balance minimums may apply.

**Requires purchase of an out-of-plan annuity. Issuer minimum purchase requirements may apply.

Flexibility and help for participants



Income+

Retirement
Checkup

Income
Checkup

age

50

60

65

85+



Growth glidepath



Income glidepath



Flexible payouts



Lifetime income

*Lifetime income guarantee requires out-of-plan annuity purchase.
For illustrative purposes only.

Sponsor motivation covers two perspectives

Innovation

- Dream Machine
- Managed Accounts
- Automatic Suite

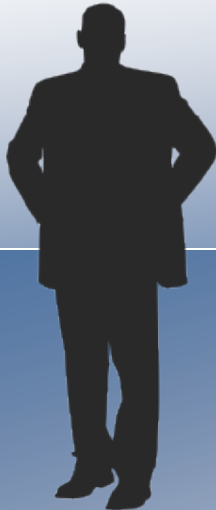
vs.

Investment

- Plan types
- Source types
- Investment types

Understanding the Sponsor Customer Base

Fiduciary
First



Running an
efficient plan in a
high-turnover
industry

Deliberate
Investor



Providing benefits
in a paternalistic,
conservative
environment

Conservative
Innovator



Maintaining
employee
satisfaction in an
established market

Progressive
Experimenter



Retaining talent
in a highly-
competitive
industry

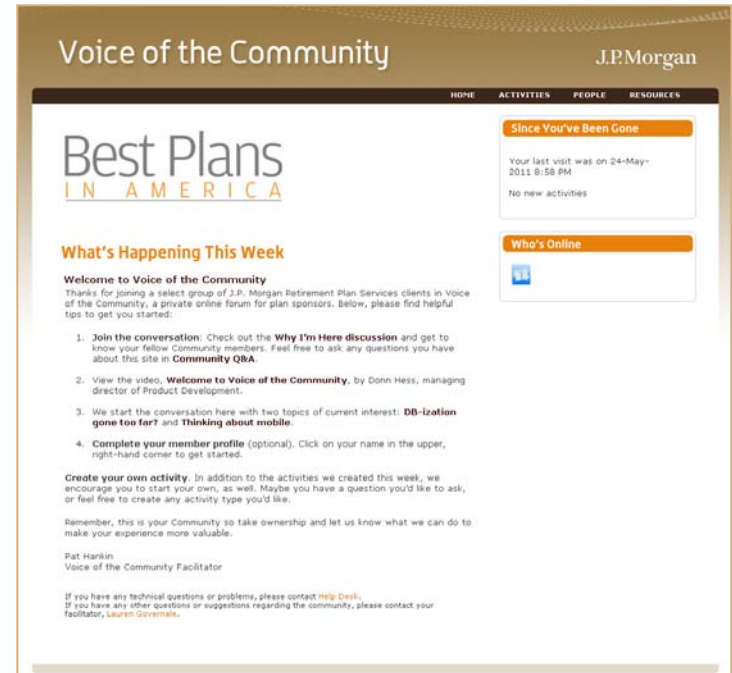
“How solid is my fiduciary standing? What are my peers doing?”

Voice of the Community

New online forum for clients launched May 31

- Features:
 - private, secure, invitation-only environment
 - wide range of activities to generate insights and engagement
 - interactive discussions, surveys, collaboration and brainstorming
 - information posted by both J.P. Morgan and our clients
- Topics include:
 - market and industry
 - legislative and regulatory
 - products and services
 - participant issues and opportunities
 - plan design and investments
 - best practices and case studies
- Benefits for clients:
 - interact with peers to exchange information and grow contacts
 - “know it first” with early access to key resources, like case studies and white papers
 - make their voices heard as we develop new products and services

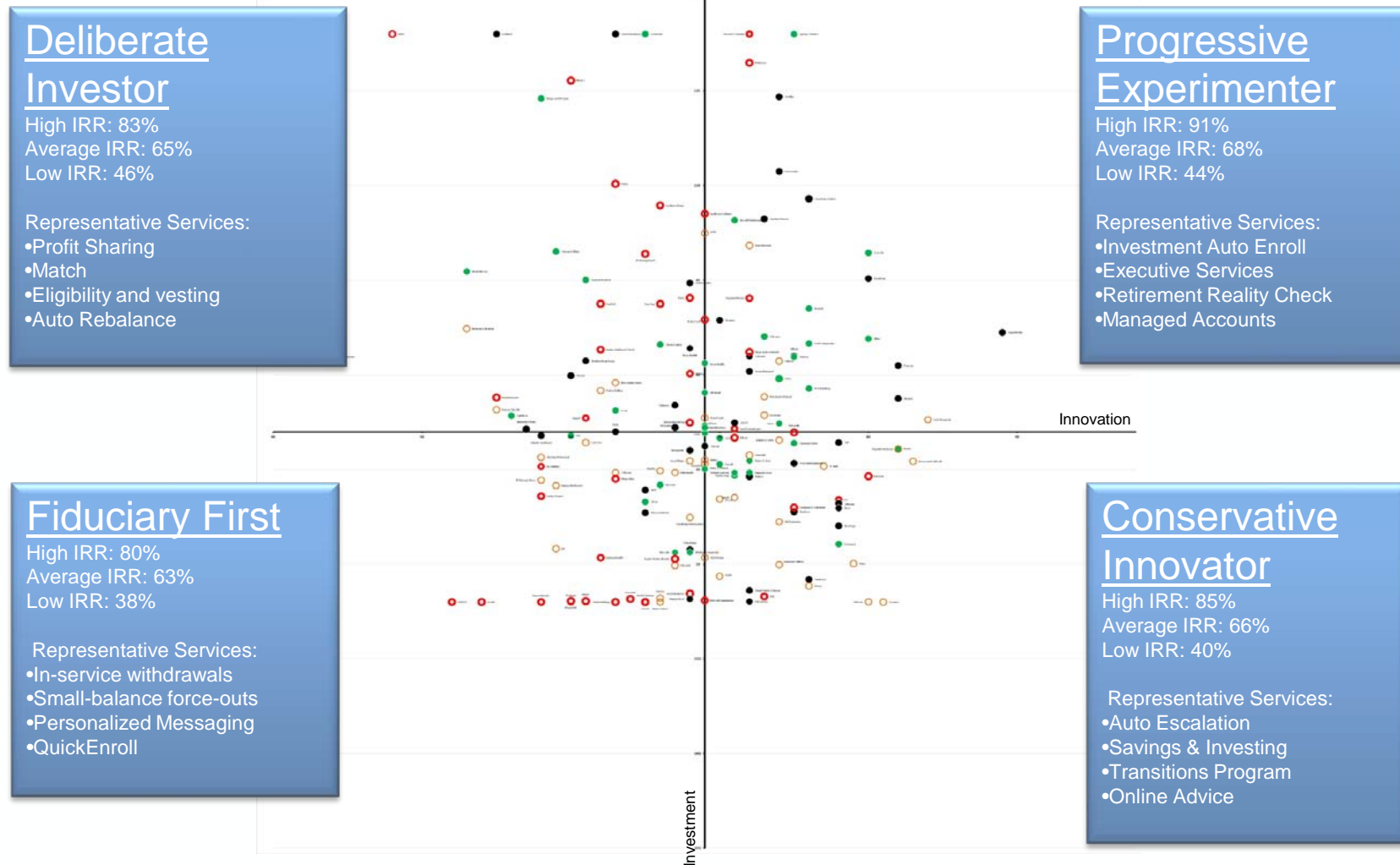
Join the community by logging on to
<http://mayweask.com/jpmorgan>



*first private, online community for
retirement plan sponsors*


jpmorgan.communispace.com


Clients who innovate with Best Plans in America and Audience of One[®] generally have higher IRR results

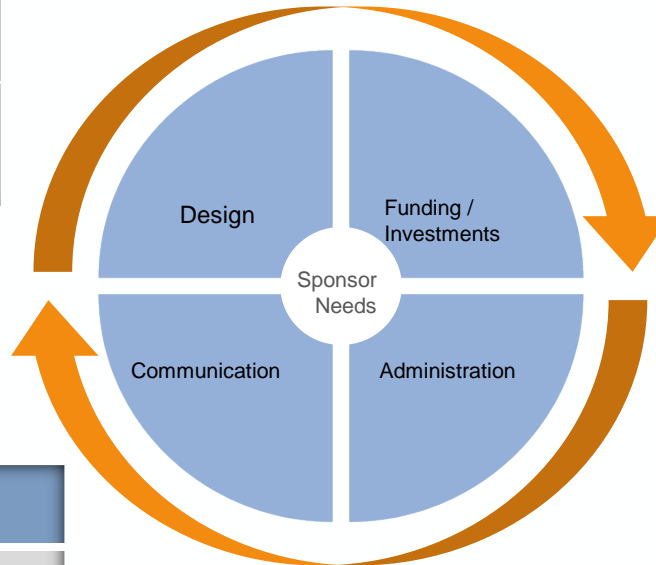



Source: J.P. Morgan Retirement Plan Services Proprietary Research in 2011


Best Plans in America: Sample Client

POPULATION AT MINIMUM 70% INCOME REPLACEMENT RATIO	
Sample	73% 
J.P. Morgan ¹	Vanguard ²
67%	40%

PERSONAL RATE OF RETURN	
Sample	4.1% 
J.P. Morgan	S&P 500 ³
3.6%	2.9%



AVERAGE PARTICIPANT PARTICIPATION AND DEFERRAL	
Sample Participation	86.7% 
Sample Deferrals	8.2%
J.P. Morgan	PSCA ⁴
74.3% Participation	69% Participation
7.4% Deferrals	5.9% Deferrals

Data Cleanliness	Transaction Callbacks
Sample	Sample 
.13%	1.11%
J.P. Morgan	J.P. Morgan
1.26%	.72%

1 Source: J.P. Morgan Retirement Plan Services Proprietary 2010 Research

2 Source: 2008 Vanguard Study

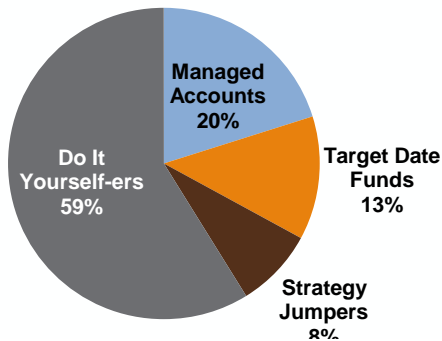
3 Source: 2010 S&P 500 5 year PROR

4 Source PSCA's 53rd Annual Survey of Profit Sharing and 401(k) Plans 2009 Experience

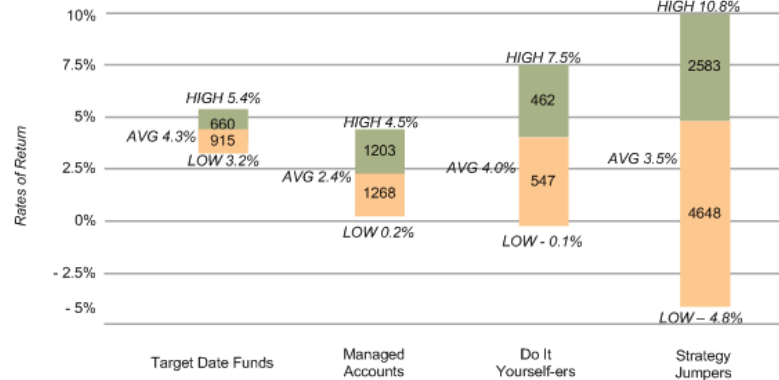
Sample: Personal Rate of return ranges vary by investment strategy

Participant Investment Strategies

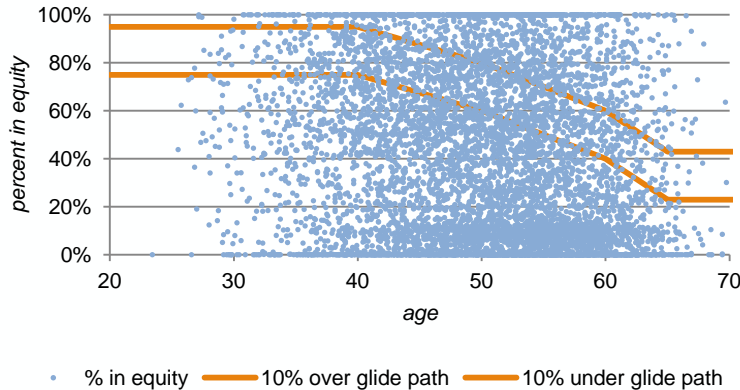
for 12,286 Sample employees with three years of personal rate of return



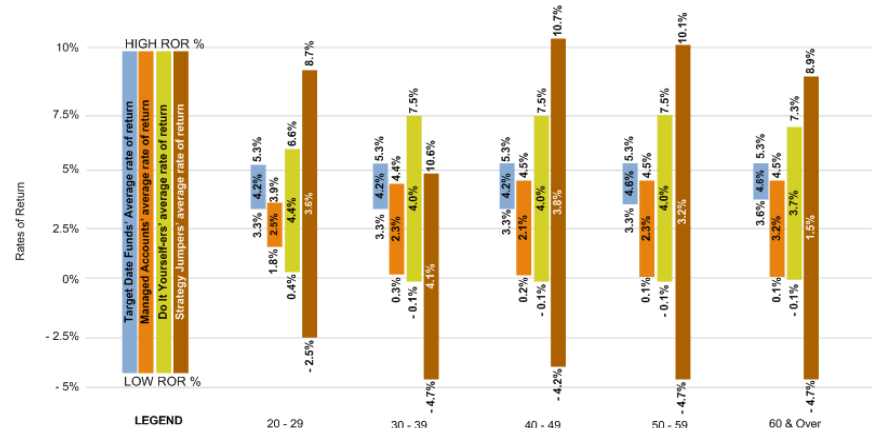
Standardized three year personal rate of return: high, average, low and number of under- and over-average participants, by investment strategy



Do It Yourself-ers equity positions vs. JPMorgan SmartRetirement funds' glide path



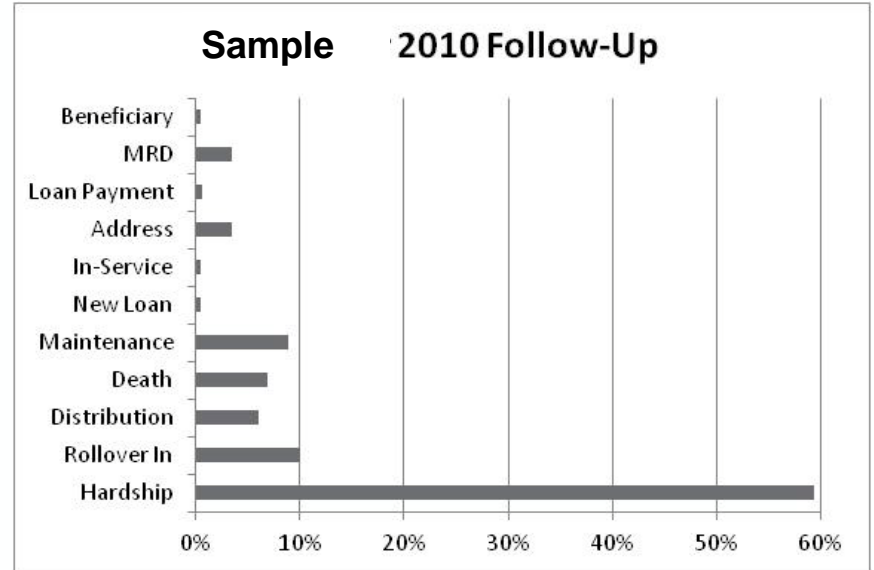
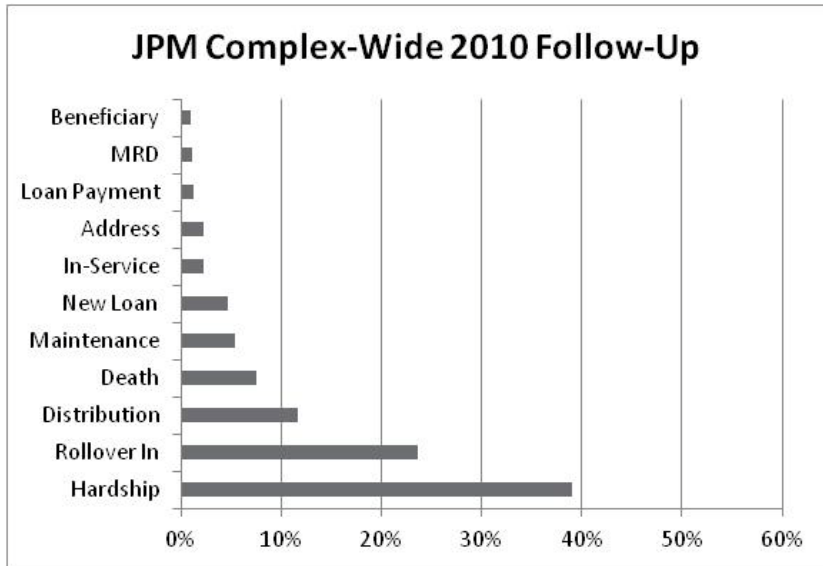
Standardized three year returns: highs, averages, lows, by investment strategy, by age



Past performance is not a guarantee of and may not be indicative of future results. The target retirement fund selected for each age range on the proposed age band matches the age band for the target date funds in their retirement plan. For the analysis, participants were categorized into an investment strategy based on the following criteria: Target Date Fund Users and Managed Account Users are participants with at least 70% of their account balance invested in the indicated investment or program both on June 30, 2008 and June 30, 2011. Do It Yourselfers are participants who on both June 30, 2006 and June 30, 2011 had less than 70% of their account balance invested in a target date fund or a Managed Accounts program. Strategy Jumpers are participants whose account balance on either June 30, 2006 or June 30, 2011 (not both dates) was at least 70% invested in either a target date fund or a Managed Accounts program. The use of two dates and requirement for at least 70% of the assets to be invested (or not) in a given category allows the Personal Rate of Return to be attributed to the use of a given strategy.

Source: J.P. Morgan Retirement Plan Services proprietary research. All data as of June 30, 2011.

Administration: Transactions requiring follow-up

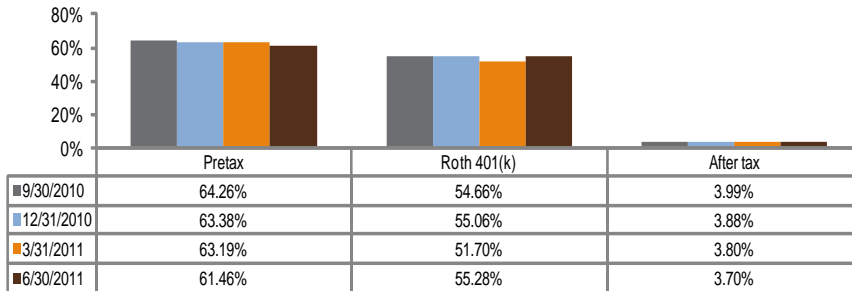


34 Bad data
hire date < birth date + no birth date

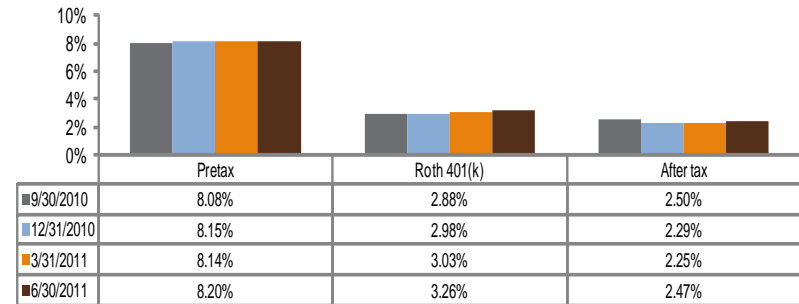
Source: J.P. Morgan Retirement Plan Services Proprietary Research Data presented as of December 2010.

Communications: Participant behavior and engagement

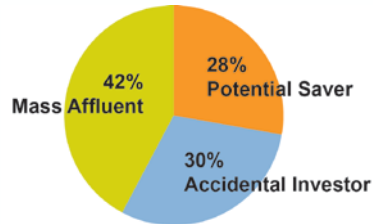
Participation



Deferral rates

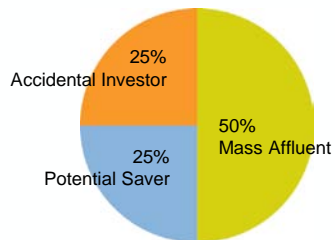


Sample Participant Personas



	POTENTIAL SAVER	ACCIDENTAL INVESTOR	MASS AFFLUENT	TOTAL
ACTIVE	4%	6%	12%	22%
INTERACTIVE	7%	8%	8%	23%
PASSIVE	17%	16%	22%	55%

J.P. Morgan Complex Participant Personas



	POTENTIAL SAVER	ACCIDENTAL INVESTOR	MASS AFFLUENT	TOTAL
ACTIVE	6%	9%	19%	34%
INTERACTIVE	5%	6%	11%	21%
PASSIVE	13%	12%	19%	45%

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

Participation and deferral data as of July 30, 2011

Plan Design: Comparisons and considerations

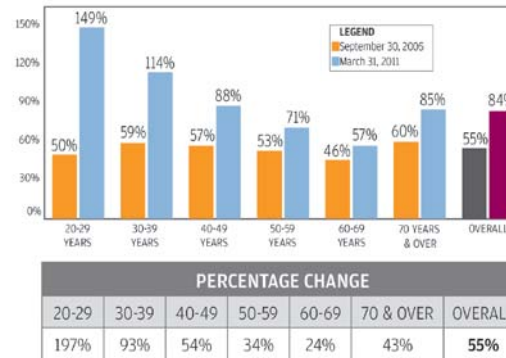
	Sample	INDUSTRY	SIZE	Persona	IRR
Industry	Manufacturer NAICS 326200 Rubber Product Manufacturing	Manufacturer NAICS 326200 Rubber Product Manufacturing	Management of Companies NAICS 551112 Offices of Other Holding Companies	Manufacturer NAICS 326200 Rubber Product Manufacturing	Financial Services NAICS 523900 - Other Financial Investment Activities
Participants	27,539	2,761	26,779	27,539	2,333
Average Participant Income Replacement Ratio	73%	66%	73%	73%	91%

SERVICE CONSIDERATION SET					
Auto Rebalance	Model Portfolios	Quick Enroll	RetirementRealityCheck sm	Investment Auto Enroll	Roth 401(k)
Executive Services	Profit Sharing	Total Rewards Statement			

	Sample	BENCHMARK HIGH	BENCHMARK LOW
Sponsor Contribution per Participant	\$1,880	\$5,201	\$0
Participant Contribution per Participant	\$2,200	\$4,883	\$1,134
Plan Forfeitures per Participant	\$8.34	\$136.87	\$8.34
Participant Recordkeeping Fee per Participant	\$0.92	\$0.92	\$0.00
Plan Recordkeeping Fee per Participant	\$36.41	\$37.87	\$0.00
Net Investment Return	3%	11%	-4%
Participant Investment Management Fee per Participant	\$162	\$1,695	\$162

Average Loan size	\$11,260	\$17,621	\$9,956
Participants with Loans	23%	23%	8%
Managed Account Adoption	15%	17%	2%

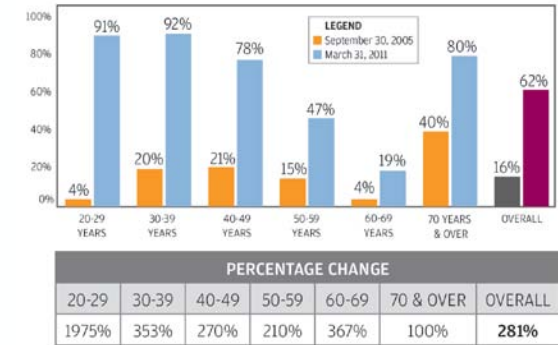
ALL CONTRIBUTING PARTICIPANTS AVERAGE INCOME REPLACEMENT BY AGE



PERCENTAGE CHANGE

Age Group	20-29	30-39	40-49	50-59	60-69	70 & OVER	OVERALL
Percentage Change	197%	93%	54%	34%	24%	43%	55%

ALL CONTRIBUTING PARTICIPANTS ON TRACK TO RECEIVE 70% OR MORE OF INCOME REPLACEMENT



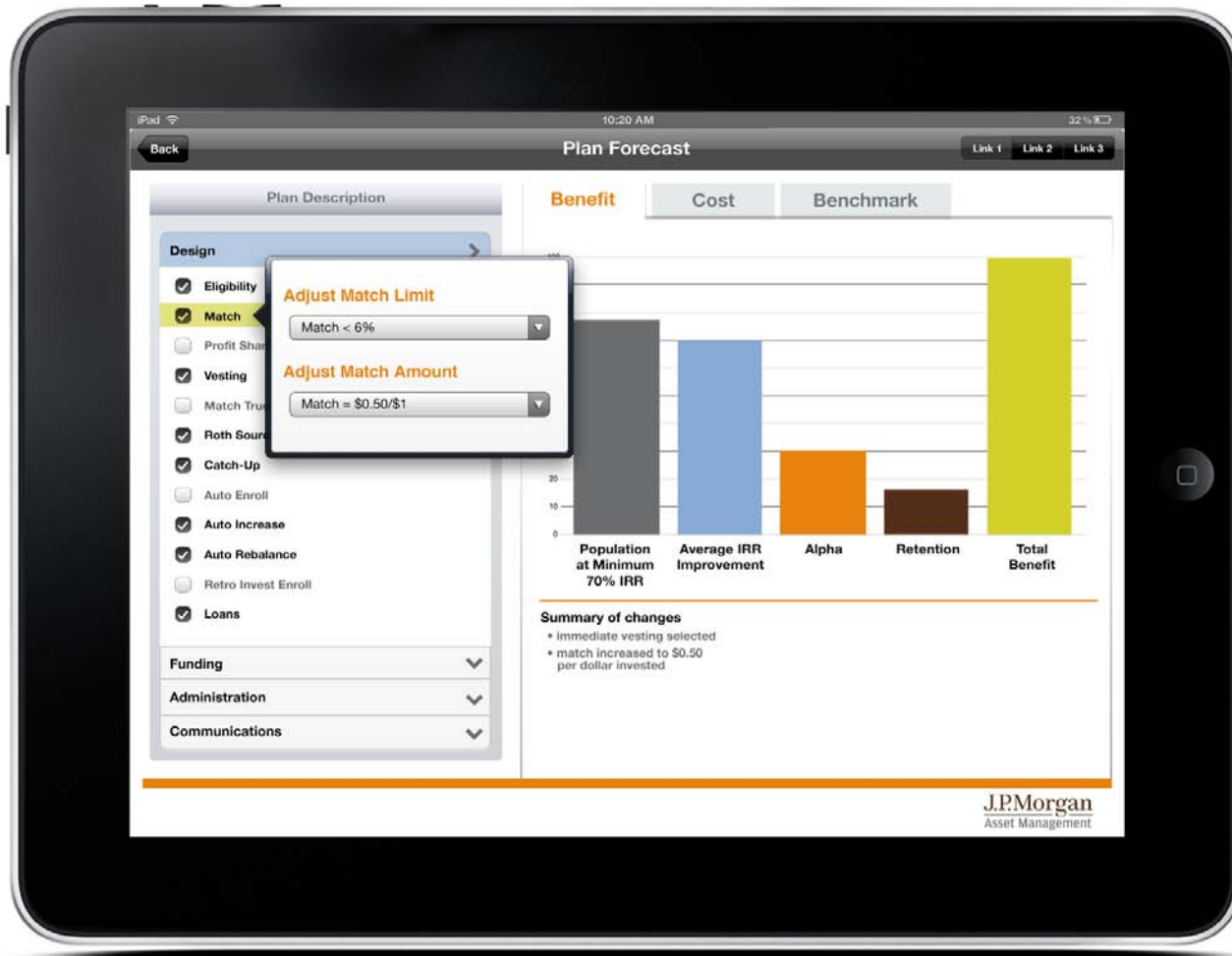
PERCENTAGE CHANGE

Age Group	20-29	30-39	40-49	50-59	60-69	70 & OVER	OVERALL
Percentage Change	1975%	353%	270%	210%	367%	100%	281%

Assumptions: Income replacement results reflect the experience of participants earning between \$14,500 and \$10 million annually who were eligible to participate in their retirement plan both when the plan adopted Dream Machine and March 31, 2011. 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. Income replacement calculation includes balances from other plans that are turned on for Retirement Dream Machine.

Source: J.P. Morgan Retirement Plan Services Proprietary Research Data presented as of September 30, 2011.

Forecast: Costs and benefits of plan changes



Not all features currently available. Some features are under consideration and/or in development. Presented for discussion purposes, non-binding and subject to change without notice.

Disclosures

For more complete information about any of the mutual funds available within the retirement plan, please call 800-345-2345, ext. 40895. 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.

This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for, investment, accounting, legal or tax advice.

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