

# Step-by-Step Instructions for Rollover Contributions

The JPMorgan Chase 401(k) Savings Plan offers you the opportunity to “roll over” the distribution you receive from your previous employer or IRA or the JPMorgan Chase Retirement Plan (after you terminate employment with the firm). The following information and instructions are designed to help you through this process. If you have any questions, please contact the 401(k) Savings Plan Call Center.

## Determine Whether Your Contribution Is a Direct Rollover or a Regular 60-Day Rollover.

- **Direct Rollover:** Your previous plan IRA or annuity makes the distribution check payable directly to JPMorgan Chase 401(k) Savings Plan.
- **Regular 60-Day Rollover:** Your previous plan IRA or annuity makes the distribution check payable to you.

### If You Are Electing a Direct Rollover

- Complete the Participant Information section of the Incoming Rollover Election form.
- Complete the Rollover Information section choosing Direct Rollover and the applicable Internal Revenue Code (“Code”) plan type on the form.
- Complete the Previous Provider Information section.
- Complete the Required Documentation section. Please attach a copy of your most recent account statement to the Incoming Rollover Election form. If your most recent account statement does not indicate the Code plan type and Plan Name of your distributing plan, you must ALSO have your distributing plan sign the Incoming Rollover Election form. For an IRA, please verify the account statement indicates the account is an IRA.
- For a Direct Rollover from an IRA please note: The maximum amount eligible for rollover is the total amount of your taxable IRA contributions plus earnings. Non-taxable IRA contributions may not be rolled over. If your rollover amount was held in a conduit IRA and you were born before January 1, 1936, you may be eligible for capital gains treatment. In this instance, you may want to track these rollover amounts in order to be eligible for favorable tax treatment.
- **If you already received a rollover check, send this form and the check together to the appropriate address shown in the Payment Instructions section.**
  - **Otherwise, if you do not have a rollover check, and have not initiated a distribution from the other provider,**
    1. **Send this form with the appropriate documentation described on this form.**
    2. **In order to complete the rollover, the previous provider must be contacted and instructed to distribute the assets. If you have questions, please contact a Client Service Representative at 1-866-JPMC-401k (1-866-576-2401).**
- Send your completed Incoming Rollover Election form with required documentation attached to:  
**DO NOT SEND PAYMENT TO THE ADDRESS BELOW.**  
Empower  
PO Box 5520  
Denver, CO 80217
- Empower will review your request and required documentation to determine if your rollover can be accepted into the Plan. If information is missing, we will contact you for more information.

### If You Are Electing a Regular 60-Day Rollover

- Complete the Participant Information section of the Incoming Rollover Election form.
- Complete the Rollover Information section choosing Regular 60-Day Rollover and the applicable Code. Please send a copy of the check stub, showing the amount of the distribution and withholding, from the previous provider.
- Complete the Previous Provider Information section.
- Complete the Required Documentation section. Attach a copy of your most recent account statement to the Incoming Rollover Election form. If your most recent account statement does not indicate the Code plan type and Plan Name of your distributing plan, you must ALSO have your distributing plan sign the Income Rollover Election form.
- **Please Note:** If you are making a “Regular 60-Day Rollover” under Federal Regulations, you have 60 (sixty) days from the date you receive your distribution to make a rollover contribution. After 60 days, Empower cannot accept your rollover contribution. It is your responsibility to ensure that Empower receives all required documentation AND your rollover contribution prior to the expiration of the 60-day period. There are no exceptions to the 60-day rule. You will be responsible for any income tax or tax penalties for failure to meet the 60-day rule for rollover contributions when information is not provided and the rollover contribution is not made within the 60-day period.
- To avoid any income tax consequences, you must roll over your entire gross distribution (including any income tax withholding). If you roll over less than your gross distribution, the amount not rolled over will be subject to income tax and may be subject to excise tax.

- Send the Incoming Rollover Election form to:  
**DO NOT SEND PAYMENT TO THE ADDRESS BELOW.**

Empower  
PO Box 5520  
Denver, CO 80217

- **If you have already received a rollover check**, send this form and the check together to the appropriate address shown in the Payment Instructions section.
- Empower will review your request and required documentation to determine if your rollover can be accepted into the Plan. If information is missing, we will contact you for more information.

Endorse the rollover check to:

JPMorgan Chase 401(k) Savings Plan, FBO (your name and the last 5 digits of your Social Security number)

**OR**

If your rollover check has already been cashed, please send a cashier's check or certified check made payable to JPMorgan Chase 401(k) Savings Plan. Do not send in a personal check or a money order.

### **Some Important Rollover Facts**

- All required documentation must be received in good order. We must review and confirm that the rollover contribution can be accepted into your Plan before your rollover contribution will be invested in the Plan.
- In the event that a rollover contribution is made that cannot be accepted, the rollover contribution will be made payable and returned to the issuer. Please contact the **401(k) Savings Plan Call Center** if you have any questions about your incoming rollover options for this Plan.
- If your distribution includes investments other than cash (for example, company stock) you can roll over proceeds from the sale of such investments. If you roll over the entire proceeds, no taxes will be currently due on any gains from the sale. Any portion of your proceeds that is not rolled over will be considered taxable income. Consult your attorney or tax advisor regarding all of the options available to you.
- If you are the deceased participant's surviving spouse, you can roll over the distribution into the JPMorgan Chase 401(k) Savings Plan. A distribution from a qualified plan paid to a beneficiary other than the employee's surviving spouse is not eligible to roll over to the JPMorgan Chase 401(k) Savings Plan.
- You can roll over a distribution you receive from a qualified retirement plan as alternate payee under a qualified domestic relations order (QDRO) to the JPMorgan Chase 401(k) Savings Plan as long as you are a former spouse alternate payee.
- Example of Contributions Which Cannot Be Rolled Over:
  - Any "required minimum distribution" (i.e., amount being paid to you because you have met the applicable age)
  - Distributions that are a series of periodic payments (made at least annually) and paid to you over your life expectancy (or the life expectancy of you or your beneficiary) or for a period of at least 10 years
  - Hardship Distributions
  - Unforeseeable Emergency Distributions
  - Excess Contributions
  - Roth IRA Assets
  - Dividends on employee securities in an Employee Stock Ownership Plan paid in cash directly to you
  - P.S. 58 costs representing the taxable portion of any Life Insurance held by the Plan
  - Defaulted loans declared as a distribution prior to your termination of employment
  - Securities or outstanding loan balances
- An election to roll over this Plan from another plan or IRA may result in significant tax consequences to you. You are responsible for any income tax or penalties for the election made in this form.
- Review decisions related to your qualified plan distribution with your financial advisor or tax advisor.

**Read this information carefully.**

# Incoming Rollover Election

**JPMorgan Chase 401(k) Savings Plan**

**Plan Number: 150012-01**

If you have already received a rollover check, send this form and the check together to the address shown in the Payment Instructions section. Please see the Step-by-Step Instructions for Rollover Contributions for important details about the process to complete your incoming rollover before submitting your form and check.

If your previous provider has not already issued a rollover check, and you would like to learn more about your account consolidation options, please call the **401(k) Savings Plan Call Center** at 1-866-JPMC401k (1-866-576-2401), or 1-303-737-7204 if calling from outside the United States. (The TTY number is 1-800-345-1833.) Client Service Representatives are available from 8 a.m. to 10 p.m. Eastern time, Monday through Friday, except New York Stock Exchange holidays.

## Participant Information

Last Name			First Name			MI			Social Security Number		
Address - Number & Street						Apartment			E-Mail Address		
City			State			ZIP Code			Mo Day Year		
( )						Date of Birth					
Daytime Phone											

**Rollover Information - A copy of the original distribution check stub must be attached if you are sending in the check and this form together.**

All required documentation must be received in good order and we must review and confirm that the rollover contribution can be accepted into the JPMorgan Chase 401(k) Savings Plan before your rollover contribution will be invested. If the rollover contribution cannot be accepted, it will be returned to the issuer. See attached Step-by-Step instructions for Rollover Contributions. If you have any questions about the JPMorgan Chase 401(k) Savings Plan's rollover contribution options, please call the 401(k) Savings Plan Call Center.

- I am choosing a Direct Rollover from a:
  - Qualified 401(a) plan (Profit Sharing or Money Purchase)
  - Qualified 401(k) plan
    - Non-Roth Pre-tax: \$\_\_\_\_\_ (all contributions and earnings, excluding Roth contributions and earnings)
    - Roth (employee contributions and earnings)
  - 403(b) plan
  - Governmental 457(b) plan
  - Traditional IRA (Only pre-tax amounts may be rolled over)
  - Simplified Employee Pension (SEP) IRA
- I am choosing a Regular 60-Day Rollover from a:
  - Qualified 401(a) plan (Profit Sharing or Money Purchase)
  - Qualified 401(k) plan
    - Non-Roth Pre-tax: \$\_\_\_\_\_ (all contributions and earnings, excluding Roth contributions and earnings)
    - Roth (employee contributions and earnings)
  - 403(b) plan
  - Governmental 457(b) plan
  - Traditional IRA (Only pre-tax amounts may be rolled over)
  - Simplified Employee Pension (SEP) IRA

# Incoming Rollover Election

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_____	_____	_____	_____
Last Name	First Name	MI	Social Security Number

## Previous Provider Information:

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_____	_____
Company Name	Account Number

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_____	_____
Mailing Address	(       )

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_____	_____
City/State/ZIP Code	Phone Number

## Required Documentation

If you are rolling over from an IRA, please provide a copy of the most recent account statement. If you are rolling over from a previous employer's plan, please provide a copy of the most recent account statement showing the Internal Revenue Code ("Code") plan type, plan name, and if applicable, Roth first contribution date and Roth contribution amounts.

**If you do not have this information on the statement, please have your previous Plan Administrator complete the applicable fields below. Also provide the signature of the previous employer as Plan Administrator.**

The name of the distributing plan is \_\_\_\_\_

The Plan Administrator certifies to the best of their knowledge that:

- (1) The distributing plan is designated or intended to be tax qualified under the Code and meets the requirements of a:
  - Qualified 401(a) or 401(k) plan
  - 403(b) plan
  - 457(b) for governmental plans
- (2) The amounts are eligible for rollover as described in Code section 402(c).
- (3) Employer/employee before-tax contribution and earnings: \$ \_\_\_\_\_
- (4) For Rollovers from designated Roth accounts:
  - Roth first contribution date: \_\_\_\_\_
  - Roth contribution (no earnings): \_\_\_\_\_
  - Roth earnings: \_\_\_\_\_
- (5) For In-plan Roth Rollovers:
  - Roth recapture amount: \_\_\_\_\_
  - Roth recapture date(s): \_\_\_\_\_
  - Roth contributions (no earnings): \_\_\_\_\_
  - Roth earnings: \_\_\_\_\_
- (6) Signature of previous employer:

I am authorized to sign as the Plan Administrator of the previous employer.

Signature of "Plan Administrator" \_\_\_\_\_

Printed Name of "Plan Administrator" \_\_\_\_\_

Title \_\_\_\_\_

Company Name \_\_\_\_\_ Date \_\_\_\_\_

Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_

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**Amount of Transfer/Direct Rollover:** \$ \_\_\_\_\_ (Enter approximate amount if exact amount is not known.)

# Incoming Rollover Election

\_\_\_\_\_  
Last Name

\_\_\_\_\_  
First Name

\_\_\_\_\_  
MI

\_\_\_\_\_  
Social Security Number

**JPMorgan Chase 401(k) Savings Plan Investment Option Information** - Please carefully read all materials in your JPMorgan Chase 401(k) Savings Plan Enrollment Kit, or the 401(k) Savings Plan Web Center before making any investment elections. A prospectus for the Common Stock Fund is available upon request from the 401(k) Savings Plan Call Center.

I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's Investment Fund Profiles Brochure. I will refer to the fund's Investment Fund Profiles Brochure for more information.

Select either existing ongoing allocations (A) or your own investment options (B).

**(A) Existing Ongoing Allocations**

I wish to allocate this rollover the same as my existing future allocations.

**(B) Select Your Own Investment Options**

INVESTMENT OPTION				INVESTMENT OPTION			
NAME	TICKER	CODE	%	NAME	TICKER	CODE	%
Target Date Income Fund. . . . .	N/A	JPMCIN	_____	High Yield Bond Fund. . . . .	N/A	JPMCHB	_____
Target Date 2025 Fund. . . . .	N/A	JPMC25	_____	Large Cap Value Index Fund. . . . .	N/A	JPMCXV	_____
Target Date 2030 Fund. . . . .	N/A	JPMC30	_____	Large Cap Value Fund. . . . .	N/A	JPMCLV	_____
Target Date 2035 Fund. . . . .	N/A	JPMC35	_____	S&P 500 Index Fund. . . . .	N/A	JPMCS5	_____
Target Date 2040 Fund. . . . .	N/A	JPMC40	_____	Large Cap Growth Index Fund. . . . .	N/A	JPMCXG	_____
Target Date 2045 Fund. . . . .	N/A	JPMC45	_____	Large Cap Growth Fund. . . . .	N/A	JPMCLG	_____
Target Date 2050 Fund. . . . .	N/A	JPMC50	_____	S&P MidCap 400 Index Fund. . . . .	N/A	JPMCS4	_____
Target Date 2055 Fund. . . . .	N/A	JPMC55	_____	Small Cap Index Fund. . . . .	N/A	JPMCSI	_____
Target Date 2060 Fund. . . . .	N/A	JPMC60	_____	Small Cap Core Fund. . . . .	N/A	JPMCSA	_____
Target Date 2065 Fund. . . . .	N/A	JPMC65	_____	Small Cap Blend Fund. . . . .	N/A	JPMCSB	_____
Short-Term Fixed Income Fund. . . . .	N/A	JPMCSF	_____	International Large Cap Value Fund. . . . .	N/A	JPMCIV	_____
Stable Value Fund. . . . .	N/A	JPMCSV	_____	International Large Cap Index Fund. . . . .	N/A	JPMCIL	_____
Government Inflation-Protected Bond Fund. . . . .	N/A	JPMCGB	_____	International Small Cap Index Fund. . . . .	N/A	JPMCSIS	_____
Core Bond Fund. . . . .	N/A	JPMCCB	_____	Emerging Market Equity Index Fund. . . . .	N/A	JPMCEM	_____
Intermediate Bond Fund. . . . .	N/A	JPMCIB	_____	JPMorgan Chase Common Stock Fund. . . . .	JPM	JPMSTK	_____
<b>MUST INDICATE WHOLE PERCENTAGES</b>							<b>=100%</b>

**Participant Acknowledgments**

**General Information** - I understand that only certain types of distributions are eligible for transfer/rollover treatment and that it is solely my responsibility to ensure such eligibility. By signing below, I affirm that the funds I am transferring/rolling over are in fact eligible for such treatment.

I authorize these funds to be allocated into my employer's Plan and to be invested according to the information specified in the Investment Option Information section.

I understand that I am permitted to direct the investment of my accounts in the Plan. I acknowledge that I have received and reviewed the information about my investment choices and have had an opportunity to freely choose how my accounts are invested. I understand and agree that my employer and other plan fiduciaries will not be liable for the results of my investment directions. **All funds rolled into the JPMorgan Chase 401(k) Savings Plan are subject to the terms of the JPMorgan Chase 401(k) Savings Plan.**

If the investment option information is missing or incomplete, I authorize Empower to allocate the rollover assets ("assets") the same as my most recent investment election on file (if I have an account established) or to the default investment option selected by my Plan (if I do not have an account established). If additional assets from the same source are received more than 180 calendar days after Empower receives the initial assets, I authorize Empower to allocate all monies received the same as my most recent investment election on file with Empower. I understand I must call 1-866-576-2401 to speak with a Client Service Representative or access the 401(k) Savings Plan Web Center in order to make changes or transfer monies from the default investment option. If my initial rollover assets are received more than one year after Empower receives and approves this Incoming Rollover Election form, I understand Empower will require the submission of a new form for approval. Assets will not be invested until after approval is granted. Forms and documentation received after market close will be reviewed for approval the following business day. I understand that this completed form must be received by Empower at the address indicated in the Payment Instructions section of this form.

# Incoming Rollover Election

Last Name

First Name

MI

Social Security Number

**Investment Options** - I understand that by signing and submitting this form for processing, I am requesting to have my rollover allocated to the investment options established under the JPMorgan Chase 401(k) Savings Plan as specified on this form. I understand and agree that this account is subject to the terms of the Plan Document. I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including the 401(k) Savings Plan Investment Fund Profiles brochure, Participant Fee Disclosure Notice and the JPMorgan Chase Common Stock Fund prospectus have been made available to me and I understand the risks of investing. I understand and agree that Empower will not be liable for the results of my investment directions.

**Account Corrections** - I understand that it is my obligation to review all confirmations and quarterly and annual statements for discrepancies or errors.

**Outstanding Loan Balance** - An outstanding loan balance cannot be included in the rollover. However, you may pay off the outstanding loan balance *before* this rollover is submitted. After the loan is paid off, you may submit this rollover request. If you do not pay off the outstanding loan balance, you may rollover only the cash value (not including the loan) from the prior plan that has the outstanding loan.

## Payment Instructions

If you have already contacted your previous provider to initiate your rollover distribution, or have already received a rollover check, use the payment and mailing instructions below. If you are mailing this form only, see instructions below.

### Make check payable to:

JPMorgan Chase 401(k) Savings Plan, FBO (your name and the last 5 digits of your Social Security number)

### Include the following information on the check:

Participant Name, last 5 digits of your Social Security Number, Plan Number, Plan Name

### Wire instructions:

**Account of:** JPMorgan Chase 401(k) Savings Plan

**Bank:** JPMorgan Chase

**Account no:** 780159138

**Routing transit no:** 021000021

**Attention:** Financial Control

**Reference:** Participant Name, Social Security Number, Plan Number, Plan Name

### Regular mail address for the

### check and form (if mailed together):

JPMorgan Chase 401(k) Savings Plan

29064 Network Place

Chicago, IL 60673-1290

### Overnight mail address for the

### check and form (if mailed together):

JPMorgan Chase

Attn JPM Chase 401k Plan 29064

131 S Dearborn 6th Floor

Chicago, IL 60603

Contact: Empower

Phone: 1-866-JPMC401k

## Mailing Instructions if sending this form only

If you have not received a rollover check or initiated your rollover distribution with your previous provider, send this form only to us. Please mail to:

Empower  
PO Box 5520  
Denver, CO 80217

If you have any questions about the status of your incoming rollover request, please call the **401(k) Savings Plan Call Center** at 1-866-JPMC401k (1-866-576-2401), or 1-303-737-7204 if calling from outside the United States. (The TTY number is 1-800-345-1833.) Client Service Representatives are available from 8 a.m. to 10 p.m. Eastern time, Monday through Friday, except New York Stock Exchange holidays.

# Incoming Rollover Election

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Last Name

First Name

MI

Social Security Number

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**Required Signature** - My signature indicates that I have read and understand the effect of my election and agree to all pages of this Incoming Transfer/Rollover Election form. I affirm that all information provided is true and correct. If a rollover is requested, I certify that: 1) I was entitled to a rollover distribution as a participant; 2) the distribution was not a series of periodic payments, required minimum distribution, hardship distribution, excess contribution(s) or Roth IRA assets; 3) if a regular 60-day rollover, the rollover contribution is being made to the Plan within 60 days from the date I received my distribution; and 4) that the entire amount is being rolled over from an "eligible retirement plan" within the meaning of Code Section 402.

I understand that an election to rollover to this Plan from another plan or IRA may result in significant tax consequences to me. I am responsible for any income tax or penalties for the election I made in this form. I acknowledge that Empower has not provided any tax or investment advice. I acknowledge that if I need financial or tax advice related to this rollover election, it is my responsibility to consult with my personal financial and/or tax advisor.

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**Participant Signature**

**Date**

***A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.***

**Participant** forward as shown above in the  
Payment Instructions section

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