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CA2-5205  
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**Manage Your Account**



**Web Site**

Visit our Web Site at the 401(k) Savings Plan Web Center [myrewards.jpmorganchase.com](http://myrewards.jpmorganchase.com)



**Phone**

the 401(k) Savings Plan Call Center  
1-866-576-2401  
(International: 1-847-857-3000)  
(TTY: 1-800-345-1833)



**Mail**

the 401(k) Savings Plan Call Center  
P.O. Box 419784  
Kansas City, MO 64141

**Account-at-a-Glance**

<b>Beginning Balance</b>	<b>\$141,243.24</b>
Money In	2,703.90
Money Out	0.00
Investment Gain/(Loss)	5,526.49
<b>Ending Balance</b>	<b>\$149,473.63</b>
Vested Balance	\$149,473.63

**Account Activity by Source**

	Before-Tax	Match Contribution	Roth 401(k)	Total
<b>Beginning Balance</b>	<b>112,881.43</b>	<b>28,007.82</b>	<b>353.99</b>	<b>141,243.24</b>
Money In	2,703.90	0.00	0.00	2,703.90
Money Out	0.00	0.00	0.00	0.00
Transfers In/(Out)	0.00	0.00	0.00	0.00
Investment Gain/(Loss)	4,423.54	1,089.18	13.77	5,526.49
<b>Ending Balance</b>	<b>120,008.87</b>	<b>29,097.00</b>	<b>367.76</b>	<b>149,473.63</b>
Vested Percent	100%	100%	100%	N/A
Vested Balance	120,008.87	29,097.00	367.76	149,473.63

### Period-to-Date Activity from 07-01-2016 to 09-30-2016

Account Activity	Short-Term Fixed Income Fund	Target Date Income Fund	Large Cap Value Index Fund	S&P 500 Index Fund	Large Cap Growth Index Fund
Beginning Unit Value	14.8468	12.6087	25.4104	22.5306	17.8353
Number of Units	1,905.5456	557.0051	839.8662	959.8446	1,189.9127
<b>Beginning Balance</b>	<b>\$28,291.25</b>	<b>7,023.11</b>	<b>21,341.34</b>	<b>21,625.88</b>	<b>21,222.45</b>
Employee Before-Tax Contributions	540.77	0.00	270.39	811.17	270.39
Market Earnings (Losses)	52.83	172.29	747.52	837.72	979.66
<b>Ending Balance</b>	<b>\$28,884.85</b>	<b>7,195.40</b>	<b>22,359.25</b>	<b>23,274.77</b>	<b>22,472.50</b>
Closing Unit Value	14.8741	12.9180	26.2977	23.3989	18.6577
Number of Units	1,941.9557	557.0051	850.2357	994.6951	1,204.4629

Account Activity	S&P MidCap 400 Index Fund	Small Cap Index Fund	International Large Cap Index Fund	International Small Cap Index Fund
Beginning Unit Value	10.2641	27.7061	14.3690	28.2219
Number of Units	1,379.9899	254.2200	952.9018	239.4488
<b>Beginning Balance</b>	<b>\$14,164.35</b>	<b>7,043.44</b>	<b>13,692.24</b>	<b>6,757.70</b>
Employee Before-Tax Contributions	270.39	135.19	135.20	135.20
Market Earnings (Losses)	588.03	643.79	887.22	603.56
<b>Ending Balance</b>	<b>\$15,022.77</b>	<b>7,822.42</b>	<b>14,714.66</b>	<b>7,496.46</b>
Closing Unit Value	10.6894	30.2189	15.2962	30.7184
Number of Units	1,405.3894	258.8585	961.9813	244.0380

Account Activity	Emerging Market Equity Index Fund	Total
Beginning Unit Value	8.0101	N/A
Number of Units	10.1716	N/A
<b>Beginning Balance</b>	<b>\$81.48</b>	<b>141,243.24</b>
Employee Before-Tax Contributions	135.20	2,703.90
Market Earnings (Losses)	13.87	5,526.49
<b>Ending Balance</b>	<b>\$230.55</b>	<b>149,473.63</b>
Closing Unit Value	8.7336	N/A
Number of Units	26.3981	N/A

### Your Contribution Information

As of 11-01-2016

Before-Tax Per-Pay Rate	30.0%
Before-Tax Annual Incentive Comp Rate	50.0%

**Investment of Future Contributions as of 11-01-2016**

Fund Name	All Sources
Short-Term Fixed Inc	20.00
Lg Cap Value Index	10.00
S&P 500 Index	30.00
Lg Cap Growth Index	10.00
Small Cap Index	5.00
Int'l Lg Cap Index	5.00
Intl Small Cap Index	5.00
Emerging Mrkt Eq Ix	5.00
S&P MC 400 Idx Fnd	10.00
<b>Total</b>	<b>100.00%</b>

**Fee Details**

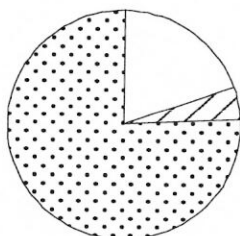
from 07-01-2016 to 09-30-2016

No individual participant or administrative fees were charged during the period listed.

Some of the plan's administrative fees were paid from the total annual operating expenses of one or more of the plan's investments. Those amounts could include shareholding servicing fees, 12b-1 fees, sub-transfer agent fees or similar amounts.

**Asset Mix**

Asset mix is your mix between asset classes. To learn more about asset classes and asset mix, visit your plan's Web site.



- 19.32% Cash Alternatives
- 4.81% Asset Allocation
- 75.87% Stocks

**Your Personal Rate of Return**

Last 3 Months	3.89
1 Year	11.09
3 Year Annualized	3.95
5 Year Annualized	5.91
10 Year Annualized	---
Since Inception	4.63

Your Personal Rate of Return is calculated on your account balance while recordkeeping services are provided at Empower Retirement or, if you have converted to Empower Retirement from another recordkeeper, beginning in the month after your conversion is complete. It is calculated using a time-weighted rate of return using monthly data. It is important to note that past performance does not guarantee future results.

**Your Account Summary**

Asset Class	Fund Name	Number of Units	Unit Value	Ending Balance	Investment Gain/(Loss)
<b>19.32% Cash Alternatives</b>					
<b>19.32% Money Market</b>					
19.32%	Short-Term Fixed Income Fund	1,941.9557	14.8741	28,884.85	52.83

## Your Account Summary (continued)

Asset Class	Fund Name	Number of Units	X	Unit Value	Ending Balance	Investment Gain/(Loss)
<b>4.81% Asset Allocation</b>						
4.81%	Target Date Income Fund	557.0051		12.9180	7,195.40	172.29
<b>75.87% Stocks</b>						
<b>60.84% U.S. Stocks</b>						
14.96%	Large Cap Value Index Fund	850.2357		26.2977	22,359.25	747.52
15.57%	S&P 500 Index Fund	994.6951		23.3989	23,274.77	837.72
15.03%	Large Cap Growth Index Fund	1,204.4629		18.6577	22,472.50	979.66
10.05%	S&P MidCap 400 Index Fund	1,405.3894		10.6894	15,022.77	588.03
5.23%	Small Cap Index Fund	258.8585		30.2189	7,822.42	643.79
<b>15.03% International Stocks</b>						
9.84%	International Large Cap Index Fund	961.9813		15.2962	14,714.66	887.22
5.02%	International Small Cap Index Fund	244.0380		30.7184	7,496.46	603.56
0.17%	Emerging Market Equity Index Fund	26.3981		8.7336	230.55	13.87
<b>Ending Balance</b>					<b>149,473.63</b>	<b>5,526.49</b>

This confirms transactions during the stated time period. Please review all of the information carefully to ensure that we have acted on your instructions properly. Please notify the 401(k) Savings Plan Call Center, in writing, of any error within this statement. The actual benefits payable will be determined by the plan document that governs the operation of your plan. If you have any questions concerning your benefits, please contact the 401(k) Savings Plan Call Center at 1-866-576-2401.

## Performance as of 09-30-2016

✓ Indicates funds in which you are invested.

Asset Class and Fund Name	Average Annual Returns					
	3 Months	1 Year	3 Years	5 Years	10 Years	Since Inception
<b>Cash Alternatives</b>						
<b>Money Market</b>						
✓ Short-Term Fixed Inc	0.18	0.65	0.41	0.38	1.42	N/A
<i>BofAML US Treasury Bill 3 Mon</i>	0.10	0.28	0.12	0.11	0.92	---
<b>Bonds</b>						
Stable Value Fund	0.44	1.84	1.84	2.01	2.69	N/A
<i>BofAML US Treasury Bill 3 Mon</i>	0.10	0.28	0.12	0.11	0.92	---
Gov Infl-Protect Bnd	1.30	6.37	1.91	2.03	4.84	N/A
<i>BarCap US Treasury US TIPS</i>	0.97	6.59	2.41	1.93	4.49	---
Core Bond Fund	0.66	5.17	4.06	3.39	5.28	N/A
<i>BarCap US Agg Bond</i>	0.46	5.20	4.03	3.09	4.79	---
Intermediate Bond	1.36	6.31	4.00	3.83	3.35	N/A
<i>BarCap US Agg Bond</i>	0.46	5.20	4.03	3.09	4.79	---
High Yield Bond	4.49	10.77	5.78	8.53	6.74	N/A
<i>Credit Suisse HY</i>	5.65	12.40	4.95	7.88	7.34	---
<b>Asset Allocation</b>						
✓ Target Date Income	2.45	8.42	4.59	6.40	N/A	5.00
<i>S&amp;P Target Date Retirement Inc</i>	1.72	7.29	4.53	5.93	4.58	---
Target Date 2020	3.13	9.98	5.71	9.08	N/A	6.30
<i>S&amp;P Target Date 2020</i>	2.86	9.78	5.90	9.32	5.46	---
Target Date 2025	3.54	10.63	6.02	10.05	N/A	6.69
<i>S&amp;P Target Date 2025</i>	3.17	10.42	6.11	10.11	5.58	---
Target Date 2030	3.98	11.37	6.23	10.81	N/A	7.00
<i>S&amp;P Target Date 2030</i>	3.46	10.98	6.37	10.85	5.64	---

**Performance as of 09-30-2016 (continued)**

✓ Indicates funds in which you are invested.

Asset Class and Fund Name	Average Annual Returns					
	3 Months	1 Year	3 Years	5 Years	10 Years	Since Inception
Target Date 2035	4.29	11.85	6.37	11.46	N/A	7.22
<i>S&amp;P Target Date 2035</i>	3.73	11.48	6.59	11.42	5.68	---
Target Date 2040	4.59	12.38	6.49	11.69	N/A	7.43
<i>S&amp;P Target Date 2040</i>	3.94	11.84	6.73	11.83	5.74	---
Target Date 2045	4.59	12.38	6.49	11.69	N/A	7.43
<i>S&amp;P Target Date 2045</i>	4.11	12.14	6.83	12.15	5.72	---
Target Date 2050	4.59	12.38	6.49	11.69	N/A	7.43
<i>S&amp;P Target Date 2050</i>	4.24	12.36	6.94	12.42	---	---
Target Date 2055	4.59	12.38	N/A	N/A	N/A	3.95
<i>S&amp;P Target Date 2055+</i>	4.35	12.51	7.00	12.61	---	---
<b>Stocks</b>						
<b>U.S. Stocks</b>						
✓ Lg Cap Value Index	3.49	16.22	9.75	16.18	5.94	N/A
<i>Russell 1000 Value</i>	3.49	16.20	9.71	16.16	5.86	---
Large Cap Value	4.61	18.33	9.80	16.77	6.37	N/A
<i>Russell 1000 Value</i>	3.49	16.20	9.71	16.16	5.86	---
✓ S&P 500 Index	3.85	15.45	11.19	16.41	7.34	N/A
<i>S&amp;P 500</i>	3.86	15.44	11.17	16.38	7.24	---
✓ Lg Cap Growth Index	4.61	13.81	11.83	16.60	8.93	N/A
<i>Russell 1000 Growth</i>	4.59	13.77	11.83	16.60	8.85	---
Large Cap Growth	5.10	12.92	12.27	17.30	7.95	N/A
<i>Russell 1000 Growth</i>	4.59	13.77	11.83	16.60	8.85	---
✓ S&P MC 400 Idx Fnd	4.14	N/A	N/A	N/A	N/A	6.89
<i>S&amp;P MidCap 400</i>	4.15	15.33	9.36	16.50	9.12	---
✓ Small Cap Index	9.07	15.75	6.90	16.01	7.19	N/A
<i>Russell 2000</i>	9.05	15.47	6.71	15.83	7.08	---
Small Cap Core Fund	8.96	12.76	7.55	17.67	7.23	N/A
<i>Russell 2000</i>	9.05	15.47	6.71	15.83	7.08	---
Small Cap Blend Fund	5.55	7.82	6.39	15.27	7.89	N/A
<i>Russell 2000</i>	9.05	15.47	6.71	15.83	7.08	---
JPMorgan Chase Stock	7.85	12.37	11.84	20.15	6.21	N/A
<i>S&amp;P 500</i>	3.86	15.44	11.17	16.38	7.24	---
<b>International Stocks</b>						
Int'l Lg Cap Value	6.80	3.18	(0.76)	8.87	2.91	N/A
<i>MSCI EAFE NR</i>	6.44	6.52	0.48	7.39	1.82	---
✓ Int'l Lg Cap Index	6.45	6.84	0.69	7.88	2.06	N/A
<i>MSCI EAFE NR</i>	6.44	6.52	0.48	7.39	1.82	---
✓ Intl Small Cap Index	8.85	12.80	5.38	11.57	2.80	N/A
<i>MSCI EAFE Small Cap NR</i>	8.64	12.33	5.09	11.08	4.40	---
✓ Emerging Mrkt Eq Ix	9.03	16.62	(0.71)	3.13	N/A	(2.55)
<i>MSCI EM NR</i>	9.03	16.79	(0.57)	3.03	3.95	---

The performance quoted is past performance and is not a guarantee of future results. Investment returns will fluctuate so that an investment, when sold, may be worth more or less than the original cost. Current performance may be higher or lower than the performance data shown.

The following fund information is available via the 401(k) Savings Plan Web Center and Call Center:

- **Investment Fund Profiles Brochure:** Provides detailed descriptions of each of the investment funds within the JPMorgan Chase 401(k) Savings Plan, including the investment objective, strategy and fees.
- **Prospectus:** Provides information about the Common Stock Fund within the 401(k) Savings Plan.
- Up-to-date month-end performance information is available in the **Fund Information** section of the Plan website.

#### **Your Rights Concerning The JPMorgan Chase Common Stock Fund under The 401(k) Savings Plan**

Federal law mandates that the Plan allow you to elect to move any portion of your account attributable to employee contributions that is invested in the JPMorgan Chase Common Stock Fund ("Employer Stock Fund") from that investment into other investment choices under the Plan immediately, and employer contributions such as company matching contributions after three years of service. The 401(k) Savings Plan complies with this law. If you decide to transfer or reallocate your account balance from the Employer Stock Fund, no advance notice requirement applies under the Plan<sup>1</sup>. All of the investment choices under the Plan are available to you if you decide to diversify out of the Employer Stock Fund, subject to the transfer/reallocation rules related to those investment choices.

<sup>1</sup>Certain Code of Conduct restrictions, unrelated to the Plan, may apply if you are subject to the quarterly window period for transacting in JPMorgan Chase stock or if you are in possession of inside information.

#### **Reminders from the Department of Labor**

The following are some important reminders from the Department of Labor regarding individual investing and the importance of diversification of investments. Please go to [dol.gov/ebsa/investing.html](http://dol.gov/ebsa/investing.html) for additional information.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments may help you achieve a favorable rate of return, while it may minimize your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it may be an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives and the investment choices under the Plan to help ensure that your retirement savings will meet your retirement goals.

#### **Trading Limitations/Restrictions**

The Plan imposes limits on reallocations and transfers between the Stable Value Fund and the Short-Term Fixed Income Fund. You cannot transfer assets from the Stable Value Fund directly to the Short-Term Fixed Income Fund at any time. Also, if you request a transfer or reallocation from any other investment option in the Plan into the Short-Term Fixed Income Fund, only those amounts that were not invested in the Stable Value Fund within the previous 90 days will be included in the transaction.

If you reallocate/transfer assets out of any of the international funds or the emerging market equity fund, you cannot transfer assets back into that same fund for 30 calendar days from the date of the initial reallocation/transfer. **Please note:** The 30-day restriction period does not apply to other transactions, such as contributions and loan repayments. For more information, please refer to the Plan Highlights section of the 401(k) Savings Plan Web Center.

#### **Important Information about after-tax distributions**

If you have an "After-Tax" balance shown under Account Activity by Source, please note that this total may include non-taxable contributions, but taxable earnings, so a portion of that money may be taxable as ordinary income and may be subject to early withdrawal penalties upon distribution.

However, if you have a "Roth 401(k)" balance shown under Account Activity by Source, the earnings on your Roth contributions may or may not be taxable, depending on whether you take a qualified distribution. Two conditions must be met in order for a Roth distribution to be considered qualified: 1) the Roth account must have been open for at least five years, and 2) contributions and earnings must not be withdrawn until you reach age 59½, die or become disabled. If a Roth distribution is not qualified, the earnings are taxed as ordinary income and may be subject to early withdrawal penalties.

**Core securities, when offered, are offered through GWFS Equities, Inc., and/or other broker dealers.** GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company. Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: White Plains, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks and design elements used are owned by their respective owners and are used by permission.