408(b)(2) Fee Disclosure, Securities Services

This Document contains the most recent information about the services JPMorgan Chase Bank, N.A. (“J.P.Morgan”) offers to retirement plans, as well as the compensation J.P.Morgan reasonably expects to receive with regard to those services.

This information is intended to assist you in determining the reasonableness of your plan’s contracts or arrangements with J.P.Morgan, pursuant to section 408(b)(2) of the Employee Retirement Income Security Act of 1974 (ERISA). You may also request a paper copy of this disclosure by contacting your J.P.Morgan Client Service Manager.
Basic Custody & Trust Services

Safekeeping, Administration, and Transactions: safekeeping – identifying J.P. Morgan's custody systems that assets credited to a customer's account belong to the customer, or the trust where J.P. Morgan is the trustee, except as otherwise agreed upon. Administration – settling the customer's account with principal and income proceeds on assets, net of any taxes withheld (principal and income processing). Obtaining and providing information concerning corporate actions from publically available sources and subscription services to the customer (corporate action notification). Notifying the customer of any notices received by J.P. Morgan regarding settled securities class action litigation, upon which the customer may take their own action (basic securities litigation notification service). Monitoring information distribution to holders of accounts about upcoming shareholder meetings, providing the customer, through third-party service provider Broadridge Securities Processing Solutions, Inc. ("Broadridge"), proxy services including, without limitation, providing the customer with all required communications, voting services, tabulation services, and shareholder validation services (proxy services); Ongoing maintenance of standard accounts including set-up and market entry (custody account administration). Transactions – processing client trade posting and settlement instructions, received either electronically or manually by J.P. Morgan. This includes trade settlement and support for unmatched and failing transactions. Note with regards to Trustee services: When J.P. Morgan acts as Trustee, the trust is the legal owner of the assets.

Settled Securities Litigation Service

This service supports the preparation and submission of claims with respect to settled securities litigations. J.P. Morgan, in partnership with its vendor, identifies settled securities litigations in applicable markets, determines eligibility, and files on behalf of subscribed clients. The vendor tracks the status of the filings and communicates with claims administrators as needed. Cash proceeds are directed by the claims administrators to J.P. Morgan for further credit to client's accounts. This is a subscription-based service, governed by specific language in the client agreement.

Group Litigation Monitoring & Filing Services

This service supports the provision of notifications regarding Group Litigations to subscribing clients. This service is different from the Settled Securities Litigation Service in that eligible investors must participate in the legal action or group litigation at the outset in order to benefit from any settlement. J.P. Morgan, in partnership with its vendor, identifies legal actions (pre-judgment, pre-settlement) in various jurisdictions globally. J.P. Morgan, through its vendor, will: obtain requisite paperwork from case organizers and will forward the same to subscribed clients, estimate preliminary eligibility, and provide data to customers. It is the client's responsibility to complete and execute the documentation and pay any relevant legal fees. The vendor tracks the case and the filing through its life cycle. This is a subscription-based service, governed by specific language in the client agreement. There is an annual monitoring fee. Subscribers also will be charged fees related to their filing. Separate fees may be required or assessed by the litigation organizer directly.

Early Termination

Provide the ability for the client to terminate their Trust or Custody Agreement prior to the initial term, upon advanced written notice and upon payment of a termination fee. Please refer to your Trust or Custody Agreement for details on the specific advanced notice period.
Fund Order Routing & Settlement Service (FORSS) - Mutual Fund Trade Processing: Provides the client with the ability to place Mutual Fund trades for a wide array of fund families via an online web application. Instructions can be taken from the client via a fax or SWIFT if necessary via fax.

Name of Service: Fund Order Routing & Settlement Service (FORSS)
Description of Service: Mutual Fund Trade Processing - Provides the client with the ability to place Mutual Fund trades for a wide array of fund families via an online web application. Instructions can be taken from the client via a fax or SWIFT if necessary via fax.
Compensation Type: Direct
Compensation Source/Payer: J.P. Morgan
Compensation Description: Settlement Service (FORSS): illustrations can alternately be taken from the client via SWIFT or electronic funds transfer (EFT).
Where Compensation is Declared: Fee Schedule
Manner of Receipt of Compensation: Direct debit or payment on invoice per mutual agreement.
Fiduciary Status: N/A

Alternative Fund Trade Processing: completing subscription documents and processing related trades with the underlying hedge fund's transfer agent within the client portfolio.

Name of Service: Alternative Fund Trade Processing
Description of Service: completing subscription documents and processing related trades with the underlying hedge fund's transfer agent within the client portfolio.
Compensation Type: Direct
Compensation Source/Payer: J.P. Morgan
Compensation Description: Fee Schedule: Direct debit or payment on invoice per mutual agreement.
Where Compensation is Declared: Fee Schedule
Manner of Receipt of Compensation: Direct debit or payment on invoice per mutual agreement.
Fiduciary Status: N/A

Hedge Fund Services - Fund of Hedge Fund Administration: Provide the client with accounting and investor relations services including, but not limited to, trade processing, reconciliations, valuations, NAV calculation, allocations, AML, KYC, subscription and redemption processing and investor reporting.

Name of Service: Hedge Fund Services - Fund of Hedge Fund Administration
Description of Service: Provide the client with accounting and investor relations services including, but not limited to, trade processing, reconciliations, valuations, NAV calculation, allocations, AML, KYC, subscription and redemption processing and investor reporting.
Compensation Type: Direct
Compensation Source/Payer: J.P. Morgan
Compensation Description: Fee Schedule: Direct debit or payment on invoice per mutual agreement.
Where Compensation is Declared: Fee Schedule
Manner of Receipt of Compensation: Direct debit or payment on invoice per mutual agreement.
Fiduciary Status: N/A

Tri-Party Custodial Arrangements in connection with Repurchase Agreements: The sellers that use J.P. Morgan to provide this service have negotiated the following fees: (i) a fee of 0.75–4.50 basis points (“bps”) per annum on average across various markets on the collateral securities held, (ii) a fee of 0.50–3.50 bps per annum on average across various markets on the collateral securities held, (iii) a fee of 0.25–1.00 bps per annum on average across various markets on the collateral securities held, and (iv) a fee of 0.00–0.10 bps per annum on average across various markets on the collateral securities held.

Name of Service: Tri-Party Custodial Arrangements in connection with Repurchase Agreements
Description of Service: The sellers that use J.P. Morgan to provide this service have negotiated the following fees: (i) a fee of 0.75–4.50 basis points (“bps”) per annum on average across various markets on the collateral securities held, (ii) a fee of 0.50–3.50 bps per annum on average across various markets on the collateral securities held, (iii) a fee of 0.25–1.00 bps per annum on average across various markets on the collateral securities held, and (iv) a fee of 0.00–0.10 bps per annum on average across various markets on the collateral securities held.
Compensation Type: Direct
Compensation Source/Payer: J.P. Morgan
Compensation Description: Fee Schedule: Direct debit or payment on invoice to seller per mutual agreement.
Where Compensation is Declared: Fee Schedule
Manner of Receipt of Compensation: Direct debit or payment on invoice to seller per mutual agreement.
Fiduciary Status: N/A

Tri-Party Custodial Arrangements in connection with Securities Lending Transactions: Provide collateral management services (as custodial collateral agent to clients) that undertake cleared and non-cleared derivatives transactions or similar trading activity requiring collateral margining activities (e.g., optimal collateral arrangements, MSFTA). This includes the provision of the following services: account agreement management, margin call calculation and management, collateral eligibility testing, collateral safekeeping, collateral substitution, trade reconciliation, dispute resolution and reporting.

Name of Service: Tri-Party Custodial Arrangements in connection with Securities Lending Transactions
Description of Service: Provide collateral management services (as custodial collateral agent to clients) that undertake cleared and non-cleared derivatives transactions or similar trading activity requiring collateral margining activities (e.g., optimal collateral arrangements, MSFTA). This includes the provision of the following services: account agreement management, margin call calculation and management, collateral eligibility testing, collateral safekeeping, collateral substitution, trade reconciliation, dispute resolution and reporting.
Compensation Type: Direct
Compensation Source/Payer: J.P. Morgan
Compensation Description: Fee Schedule: Direct debit or payment on invoice to seller per mutual agreement.
Where Compensation is Declared: Fee Schedule
Manner of Receipt of Compensation: Direct debit or payment on invoice to seller per mutual agreement.
Fiduciary Status: N/A

Derivatives Collateral Management: Provide collateral management services (as custodial collateral agent to clients) that undertake cleared and non-cleared derivatives transactions or similar trading activity requiring collateral margining activities (e.g., optimal collateral arrangements, MSFTA). This includes the provision of the following services: account agreement management, margin call calculation and management, collateral eligibility testing, collateral safekeeping, collateral substitution, trade reconciliation, dispute resolution and reporting.

Name of Service: Derivatives Collateral Management
Description of Service: Provide collateral management services (as custodial collateral agent to clients) that undertake cleared and non-cleared derivatives transactions or similar trading activity requiring collateral margining activities (e.g., optimal collateral arrangements, MSFTA). This includes the provision of the following services: account agreement management, margin call calculation and management, collateral eligibility testing, collateral safekeeping, collateral substitution, trade reconciliation, dispute resolution and reporting.
Compensation Type: Direct
Compensation Source/Payer: J.P. Morgan
Compensation Description: Fee Schedule: Direct debit or payment on invoice to client.
Where Compensation is Declared: Fee Schedule
Manner of Receipt of Compensation: Direct debit or payment on invoice to client.
Fiduciary Status: N/A

Tri-Party or Bilateral Custodial Control Accounts: Provide collateral management services (as custodial collateral agent to clients) that undertake cleared and non-cleared derivatives transactions or similar trading activity requiring collateral margining activities (e.g., optimal collateral arrangements, MSFTA). This includes the provision of the following services: account agreement management, margin call calculation and management, collateral eligibility testing, collateral safekeeping, collateral substitution, trade reconciliation, dispute resolution and reporting.

Name of Service: Tri-Party or Bilateral Custodial Control Accounts
Description of Service: Provide collateral management services (as custodial collateral agent to clients) that undertake cleared and non-cleared derivatives transactions or similar trading activity requiring collateral margining activities (e.g., optimal collateral arrangements, MSFTA). This includes the provision of the following services: account agreement management, margin call calculation and management, collateral eligibility testing, collateral safekeeping, collateral substitution, trade reconciliation, dispute resolution and reporting.
Compensation Type: Direct
Compensation Source/Payer: J.P. Morgan
Compensation Description: Fee Schedule: Direct debit or payment on invoice to Pledgor or Secured Party per mutual agreement.
Where Compensation is Declared: Fee Schedule
Manner of Receipt of Compensation: Direct debit or payment on invoice to Pledgor or Secured Party per mutual agreement.
Fiduciary Status: N/A
<table>
<thead>
<tr>
<th>Name of Service</th>
<th>Description of Service</th>
<th>Compensation Type</th>
<th>Compensation Source/Payer (Indirect and Related Party only)</th>
<th>Compensation Description</th>
<th>Where Compensation is Disclosed (if service is applicable)</th>
<th>Manper Recei of compensation</th>
<th>Fiduciary Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Portfolio Accounting</td>
<td>Provide portfolio accounting and reporting services for subscribed clients</td>
<td>Direct</td>
<td>Direct</td>
<td>J.P. Morgan will charge either a flat fee or a variable fee. Variable fees are charged per account. Please refer to your current Fee Schedule and any amendments for more information on applicable services and for specific rates and charges. You may request another copy of your Fee Schedule by contacting your J.P. Morgan Client Service Manager.</td>
<td>Fee Schedule</td>
<td>Direct debit or payment on invoice, per mutual agreement.</td>
<td>No</td>
</tr>
<tr>
<td>Plan Accounting</td>
<td>Allocation of investment activity and ownership among participating plans or legal entities with an interest in a Trust or collective investment structure.</td>
<td>Direct</td>
<td>Direct</td>
<td>J.P. Morgan will charge either a flat fee or a variable fee. Variable fees are charged per plan and/or investment position. Please refer to your current Fee Schedule and any amendments for more information on applicable services and for specific rates and charges. You may request another copy of your Fee Schedule by contacting your J.P. Morgan Client Service Manager.</td>
<td>Fee Schedule</td>
<td>Direct debit or payment on invoice, per mutual agreement.</td>
<td>No</td>
</tr>
<tr>
<td>Fund Accounting</td>
<td>Calculate daily net asset value and provide monthly portfolio accounts, including asset valuation, transaction and holding reports, income and expense and trial balances for subscribed clients.</td>
<td>Direct</td>
<td>Direct</td>
<td>J.P. Morgan will charge either a flat fee or a variable fee. Variable fees are charged per account. Please refer to your current Fee Schedule and any amendments for more information on applicable services and for specific rates and charges. You may request another copy of your Fee Schedule by contacting your J.P. Morgan Client Service Manager.</td>
<td>Fee Schedule</td>
<td>Direct debit or payment on invoice, per mutual agreement.</td>
<td>No</td>
</tr>
<tr>
<td>Transfer Agency</td>
<td>Process participant subscriptions and redemptions. Provide daily and monthly reporting of shareholder activity and positions. Process money movements to and from the funds' custody accounts on behalf of participants. Maintain register of all participant accounts.</td>
<td>Direct</td>
<td>Direct</td>
<td>J.P. Morgan will charge either a flat fee or a variable fee. Variable fees are charged per Plan Unit Holder. Please refer to your current Fee Schedule and any amendments for more information on applicable services and for specific rates and charges. You may request another copy of your Fee Schedule by contacting your J.P. Morgan Client Service Manager.</td>
<td>Fee Schedule</td>
<td>Direct debit or payment on invoice, per mutual agreement.</td>
<td>No</td>
</tr>
<tr>
<td>Compliance Reporting Services</td>
<td>Provide compliance reporting based on client-defined regulatory rules sets and investment management rules for trust and custody clients. Compliance reports are available to clients via J.P. Morgan Markets.</td>
<td>Direct</td>
<td>Direct</td>
<td>J.P. Morgan will charge either a flat fee or a variable fee. Variable fees vary based on frequency of reporting and type of compliance reporting service requested. Please refer to your current Fee Schedule and any amendments for more information on applicable services and for specific rates and charges. You may request another copy of you Fee Schedule by contacting your J.P. Morgan Client Service Manager.</td>
<td>Fee Schedule</td>
<td>Direct debit or payment on invoice, per mutual agreement.</td>
<td>No</td>
</tr>
<tr>
<td>Portfolio Insight</td>
<td>Provision of a set of holding reports covering a number of investment exposure dimensions including but not limited to issuer, counterparty and industry. The reports are to client via J.P. Morgan Markets.</td>
<td>Direct</td>
<td>Direct</td>
<td>J.P. Morgan will charge either a flat fee or a variable fee. Variable fees vary based on frequency of reporting and type of compliance reporting service requested. Please refer to your current Fee Schedule and any amendments for more information on applicable services and for specific rates and charges. You may request another copy of your Fee Schedule by contacting your J.P. Morgan Client Service Manager.</td>
<td>Fee Schedule</td>
<td>Direct debit or payment on invoice, per mutual agreement.</td>
<td>No</td>
</tr>
<tr>
<td>Investment Analytics &amp; Consulting</td>
<td>Provide performance measurement, analytics attribution, risk measurement and investment manager analysis for trust and custody clients. The reporting and analysis that is provided can be customized to meet specific client requirements.</td>
<td>Direct</td>
<td>Direct</td>
<td>J.P. Morgan will charge either a flat fee or a variable fee. Variable fees vary based on frequency of reporting and type of investment analytics reporting service requested. Please refer to your current Fee Schedule and any amendments for more information on applicable services and for specific rates and charges. You may request another copy of your Fee Schedule by contacting your J.P. Morgan Client Service Manager.</td>
<td>Fee Schedule</td>
<td>Direct debit or payment on invoice, per mutual agreement.</td>
<td>No</td>
</tr>
<tr>
<td>Benefit Payments</td>
<td>Recurring and lump sum benefit payment processing and applicable tax reporting services.</td>
<td>Direct</td>
<td>Direct</td>
<td>J.P. Morgan will charge either a flat fee or a variable fee. Variable fees are transaction based (per check, EFT, tax form or report). Please refer to your current Fee Schedule and any amendments for more information on applicable services and for specific rates and charges. You may request another copy of your Fee Schedule by contacting your J.P. Morgan Client Service Manager.</td>
<td>Fee Schedule</td>
<td>Direct debit or payment on invoice, per mutual agreement.</td>
<td>No</td>
</tr>
<tr>
<td>Private Equity &amp; Real Estate Services</td>
<td>Processing Services: transaction cash support for alternative investment capital calls and distributions, monthly or daily roll-forward adjustment of valuations. Electronic Document Management: centralized community of documents via web-based portal. Reporting Services - Fund-Level: portfolio performance reporting (IRR and investment multiple) Reporting Services - Portfolio-Company Level: underlying Portfolio Investment Drill-down “transparency” reporting. Private ID: access to the Burgess data universe for benchmark and cash flow forecasting tools, based on non-client specific data. CFD Tool: enhanced accounting support for transaction processing (JPMinitiation). OTC Derivatives Services: Over the counter Derivatives (OTC’s) transaction capture and position management, OTC reconfigurations on external parties, providing OTC valuations, provision of OTC data reports.</td>
<td>Indirect</td>
<td>Indirect</td>
<td>J.P. Morgan will charge either a flat fee or a variable fee. Variable fees are based on volumes of alternative investments in the client portfolio, and the level of alternative asset processing and reporting requested. Variable fees can include base fee and per investment fees or a flat fee not in connection with other services provided by Investor Services. Please refer to your current Fee Schedule and any amendments for more information on applicable services and for specific rates and charges. You may request another copy of your Fee Schedule by contacting your J.P. Morgan Client Service Manager.</td>
<td>Fee Schedule</td>
<td>Direct debit or payment on invoice, per mutual agreement.</td>
<td>No</td>
</tr>
</tbody>
</table>
## Securities Lending Compensation

J.P. Morgan acts as an agent-lender that facilitates the lending of client (“lender”) securities to borrowers against either cash or non-cash collateral based upon lender preferences. If cash collateral is received, J.P. Morgan reinvests such cash in accordance with client guidelines.

- **Compensation Type**: Indirect
- **Compensation Source/Payer**: JPMorgan Chase Bank, N.A.
- **Compensation Description**: Securities Lending Compensation has three components:
  - Non-Cash Collateral Loans: when collateral posted by borrowers is in the form of non-cash assets, the borrower pays J.P. Morgan a mutually agreed fee. This fee is split between J.P. Morgan and the lender based upon the contractually agreed split as specified within the Securities Lending Agreement.
  - Cash Collateral Loans: when collateral posted by borrowers is in the form of cash ("cash loans"). J.P. Morgan invests the cash received according to lender defined investment guidelines and returns the applicable rebate to the borrower. Income remaining (post the rebate paid to the borrower) is split between J.P. Morgan and the lender based upon the contractually agreed split, as specified within the Securities Lending Agreement.
  - Cash Management Fee: In addition, clients may negotiate an investment management fee into their contract and this fee is retained by J.P. Morgan.
- **Where Compensation is Disclosed**: Securities Lending Agreement
- **Manner of Receipt of Compensation**: Securities Lending Agreement
- **Fiduciary Status**: For securities lending product users, J.P. Morgan acts in a fiduciary capacity for all cash-related investment related activities.

## Cash Management Services for Unitized Company Stock Fund

Maintain cash equivalent, i.e., money market fund, and employer securities within parameters set by named fiduciary (generally, the Committee) by buying or selling employer securities from broker designated by named fiduciary or cash equivalents.

- **Compensation Type**: Direct
- **Compensation Source/Payer**: J.P. Morgan will charge either a flat fee or a variable fee, variable fees will be agreed upon with client. Please refer to your current Fee Schedule and any amendments for invoice, per mutual agreement.
- **Compensation Description**: J.P. Morgan will charge either a flat fee or a variable fee, variable fees will be agreed upon with client. Please refer to your current Fee Schedule and any amendments for invoice, per mutual agreement.
- **Where Compensation is Disclosed**: Form 5500 Schedule C Service Provider Indirect Compensation Disclosure – Investor Services (as of most recent calendar year end for which J.P. Morgan served as a service provider to the plan).
- **Manner of Receipt of Compensation**: Fee revenue, formula varies based upon dealer contract with J.P. Morgan.
- **Fiduciary Status**: Not internal income credit by J.P. Morgan’s Corporate Treasury Group.

## Supplemental Tax Services

European Court of Justice (ECJ) Tax Services: Provision of income reports for a client to the ECJ claims.

- **Compensation Type**: Direct
- **Compensation Source/Payer**: J.P. Morgan’s Participation on Lender’s Behalf Exhibit to Securities Lending Agreement.
- **Compensation Description**: The filing of requests not covered under a custody tax service.
- **Where Compensation is Disclosed**: Form 5500 Schedule C Service Provider Indirect Compensation Disclosure – Investor Services (as of most recent calendar year end for which J.P. Morgan served as a service provider to the plan).
- **Manner of Receipt of Compensation**: Fee Schedule
- **Fiduciary Status**: N/A

## Cash Management Services for Unitized Company Stock Fund

Maintain cash equivalent, i.e., money market fund, and employer securities within parameters set by named fiduciary (generally, the Committee) by buying or selling employer securities from broker designated by named fiduciary or cash equivalents.

- **Compensation Type**: Direct
- **Compensation Source/Payer**: J.P. Morgan will charge either a flat fee or a variable fee, variable fees will be agreed upon with client. Please refer to your current Fee Schedule and any amendments for invoice, per mutual agreement.
- **Compensation Description**: J.P. Morgan will charge either a flat fee or a variable fee, variable fees will be agreed upon with client. Please refer to your current Fee Schedule and any amendments for invoice, per mutual agreement.
- **Where Compensation is Disclosed**: Form 5500 Schedule C Service Provider Indirect Compensation Disclosure – Investor Services (as of most recent calendar year end for which J.P. Morgan served as a service provider to the plan).
- **Manner of Receipt of Compensation**: Fee Schedule
- **Fiduciary Status**: N/A

## Supplemental Tax Services

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- **Compensation Type**: Direct
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- **Compensation Description**: The filing of requests not covered under a custody tax service.
- **Where Compensation is Disclosed**: Form 5500 Schedule C Service Provider Indirect Compensation Disclosure – Investor Services (as of most recent calendar year end for which J.P. Morgan served as a service provider to the plan).
- **Manner of Receipt of Compensation**: Fee Schedule
- **Fiduciary Status**: N/A
### Name of Service

#### Money Market Mutual Funds

<table>
<thead>
<tr>
<th>Description of Service</th>
<th>Compensation Type</th>
<th>Compensation Source/Payer</th>
<th>Manner of Receipt of Fee</th>
<th>Fiduciary Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>M. Money Market Funds</td>
<td>Direct</td>
<td>J.P. Morgan</td>
<td>Direct debit or payment on invoice, per mutual agreement</td>
<td>No</td>
</tr>
<tr>
<td>M. Money Market Funds</td>
<td>Indirect</td>
<td>Related Party</td>
<td>Monthly payment by Fund and Fund Manager</td>
<td>No</td>
</tr>
</tbody>
</table>

#### Money Market Mutual Funds - Automated Sweep Service - J.P. Morgan Funds

<table>
<thead>
<tr>
<th>Description of Service</th>
<th>Compensation Type</th>
<th>Compensation Source/Payer</th>
<th>Manner of Receipt of Fee</th>
<th>Fiduciary Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>M. Money Market Funds</td>
<td>Direct</td>
<td>J.P. Morgan</td>
<td>Direct debit or payment on invoice, per mutual agreement</td>
<td>No</td>
</tr>
<tr>
<td>M. Money Market Funds</td>
<td>Indirect</td>
<td>Related Party</td>
<td>Monthly payment by Fund and Fund Manager</td>
<td>No</td>
</tr>
</tbody>
</table>

#### Cash and Liquidity Services - Customized Short Term Investment Fund - STIF

<table>
<thead>
<tr>
<th>Description of Service</th>
<th>Compensation Type</th>
<th>Compensation Source/Payer</th>
<th>Manner of Receipt of Fee</th>
<th>Fiduciary Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>M. Cash and Liquidity Services - Customized Short Term Investment Fund - STIF</td>
<td>Direct</td>
<td>J.P. Morgan</td>
<td>Direct debit or payment on invoice, per mutual agreement</td>
<td>No</td>
</tr>
<tr>
<td>M. Cash and Liquidity Services - Customized Short Term Investment Fund - STIF</td>
<td>Indirect</td>
<td>Related Party</td>
<td>Monthly payment by Fund and Fund Manager</td>
<td>No</td>
</tr>
</tbody>
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**J.P. Morgan CARS**

J.P. Morgan CARS is a proprietary service that allocates daily cash and periodically rebalances complex fund of fund structures, including target date funds and other managed allocation fund structures. CARS allocates daily cash flows based on client directed parameters, and periodically rebalances the underlying fund in order to return their allocations to the prescribed targets. CARS is fully automated, and integrated with J.P. Morgan's custody and accounting systems.

**Money Market Mutual Funds**

M. Money Market Funds

- Related Party: J.P. Morgan Distribution Services, Inc. (affiliate)
- Fund Manager: J.P. Morgan Investment Advisors, Inc. (affiliate)

Pursuant to agreements with the relevant Fund or the Fund Manager, as applicable, J.P. Morgan may receive up to the full amount of the shareholder servicing fees listed in the relevant Fund's Prospectus and Statement of Additional Information as percentage of the average daily assets of the relevant Fund's shares held in J.P. Morgan customer accounts. The annual rate of total fees received by J.P. Morgan, including the revenue sharing fees described above, is capped at the relevant Fund's total annual expense ratio less 10%. For the Capital share class, the rate is capped at the relevant Fund's total annual expense ratio less 0.08%. For the Institutional share class, the rate is capped at the relevant Fund's total annual expense ratio less 0.11%. The actual amount received by J.P. Morgan may be reduced by fee waivers as instituted by the relevant Fund or Fund Manager from time to time.

**Money Market Mutual Funds - Automated Sweep Service - Third Party Funds**

M. Money Market Mutual Funds - Automated Sweep Service - Third Party Funds

- Indirect: Related Party and its affiliates

Pursuant to agreements with the relevant Fund or the Fund Manager, as applicable, J.P. Morgan may receive service fees, including 12b-1 fees and shareholder servicing fees, as described in the relevant Fund's Prospectus and Statement of Additional Information. J.P. Morgan may also receive revenue sharing fees. The annual rate of total fees received by J.P. Morgan, as a percentage of the average daily assets of the relevant Fund's shares held in J.P. Morgan customer accounts, is capped at 0.10%. The actual amount received by J.P. Morgan may be reduced by fee waivers as instituted by the relevant Fund or Fund Manager from time to time.

**Cash Investment in Repurchase Agreements using Tri-party Agent Services**

C. Cash Investment in Repurchase Agreements using Tri-party Agent Services

J.P. Morgan charges a fixed basis point fee assessed daily and paid monthly on total assets in the account.

**Fees and Shareholder Servicing Fees**

F. Fees and Shareholder Servicing Fees

- Form 5500 Schedule C Service Provider Indirect Compensation Disclosure – Securities Services (as of the most recent calendar year-end for which J.P. Morgan served as a service provider to the Plan); and “Sweep Service into J.P. Morgan Money Market Mutual Funds” disclosure statement in the Authorization to Sweep Cash into Money Market Mutual Funds.

**Revenue Sharing Fees**

R. Revenue Sharing Fees

- Form 5500 Schedule C Service Provider Indirect Compensation Disclosure – Securities Services (as of the most recent calendar year-end for which J.P. Morgan served as a service provider to the Plan); “Sweep Service into J.P. Morgan Money Market Mutual Funds” disclosure statement in the Authorization to Sweep Cash into Money Market Mutual Funds.

**Investment Management Agreement**

I. Investment Management Agreement

- Form 5500 Schedule C Service Provider Indirect Compensation Disclosure – Securities Services (as of the most recent calendar year-end for which J.P. Morgan served as a service provider to the Plan).

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**Compensation Type**

- Direct
- Indirect

**Compensation Source/Payer**

- Related Party
- Indirect Various (see explanation in next column)

**Manner of Receipt of Fee**

- Direct debit or payment on invoice, per mutual agreement
- Direct or Indirect

**Fiduciary Status**

- No

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**Related Party**

J.P. Morgan Distribution Services, Inc. (affiliate)
J.P. Morgan Investment Advisors, Inc. (affiliate)
J.P. Morgan Fund Manager.

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**Money Market Funds**

- Complex fund of fund structures, including target date funds and other managed allocation fund structures.
- CARS allocates daily cash flows based on client directed parameters.
- Periodically rebalances the underlying fund to return the allocations to the prescribed targets.
- Fully automated and integrated with J.P. Morgan's custody and accounting systems.

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**Cash Investment in Repurchase Agreements**

- C. Cash Investment in Repurchase Agreements using Tri-party Agent Services
- In compliance with your guidelines, J.P. Morgan may invest the STIF in repurchase agreements.
- In a repurchase agreement, the counterparty receives cash and puts up securities as collateral. Virtually all repurchase agreement counterparties are clients of the Tri-party Agent business.
- The standard fee range across major markets is as follows: (i) 2 - 4.5 basis points (“bps”) per annum on the securities collateral posted; and (ii) settlement fee of $5-10 per transaction, paid when securities are delivered into or out of collateral provider’s clearing account (excluding allocations). The fees reflected above are subject to a minimum fee amount and/or account maintenance fees as negotiated with the collateral provider. These fees are different from other fees because they are related to securities lending investment of cash collateral.
- The information provided to you specifically with respect to those fees related to securities lending investment of cash collateral.
- The repurchase agreement counterparty is a client of the Tri-party Agent business and is not taken into account by J.P. Morgan as investment manager when making decisions on repurchase agreement counterparties.
<table>
<thead>
<tr>
<th>Name of Service</th>
<th>Description of Service</th>
<th>Compensation Type</th>
<th>Compensation Source/Payer (Indirect and Related Party only)</th>
<th>Compensation Description</th>
<th>Where Compensation is Disclosed (if service is applicable)</th>
<th>Manor of Receipt of Compensation</th>
<th>Fiduciary Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Safekeeping (Float Revenue on Uninvested Cash)</td>
<td>Provide safekeeping for funds that may be held: (i) as un-invested cash (i.e. cash that is received after cut-off time for designated sweep vehicle or for which no sweep vehicle has been designated); (ii) with respect to failed securities transactions; or (iii) in demand deposit or other non-interest bearing accounts established for the payment of disbursements or benefits or that are otherwise maintained for similar purposes in administering the account. The float period for (i) disbursements commences one to five business days after a check for the payment of such benefits or disbursements is mailed and ends on the date the check is presented for encashment; (ii) failed securities transactions commences on the contractual settlement date and ends on the date the transaction is settled or cancelled at the direction of the Investment Manager (or the Committee in the case of a Company-Directed Account, as applicable); and (iii) un-invested cash commences when such cash is received and ends on the date that such cash is invested pursuant to proper instructions.</td>
<td>Indirect</td>
<td>Various (see explanation in next column).</td>
<td>J.P. Morgan, its affiliates, and its subcustodians derive earnings (float) from the use of cash held on deposit. There is no specific rate at which such float accrues. J.P. Morgan employs such funds in a variety of financial instruments including, but not limited to, loans to J.P. Morgan’s customers and investment securities. Any remaining funds are held in J.P. Morgan’s account with the Federal Reserve Bank, where such funds earn interest at a rate determined from time to time by the Board of Directors of the Federal Reserve Bank System. With respect to non-US dollar accounts, where J.P. Morgan is a direct member of the local monetary system, J.P. Morgan may invest such funds in a variety of financial instruments or may leave such funds on deposit with the local central bank, where such funds earn interest in accordance with local market practice. Where the J.P. Morgan is not a direct member of the local system, funds are held at local subcustodian banks and, depending on the market in question, J.P. Morgan may earn interest at rates offered by such local subcustodians.</td>
<td>Form 5500 Schedule C Services Provider Indirect Compensation Disclosure – Investor Services (as of most recent calendar year end for which J.P. Morgan served as a service provider to the plan).</td>
<td>Net interest income credit.</td>
<td>No</td>
</tr>
<tr>
<td>Earnings Credit Rate (ECR)</td>
<td>Under the ECR program, eligible accounts holding un-invested cash will generate a credit (Earnings Credit) that can be used to reduce the amount of direct service fees the customer is required to pay J.P. Morgan. The amount of credit is based on a rate, the ECR, set periodically by J.P. Morgan after considering a range of factors, including, but not limited to: (i) the market rate environment; (ii) deposit insurance fees; (ii) relevant competitor pricing; and (iv) J.P. Morgan’s demand for funds. On days during which the relevant account(s) end the day in a positive cash balance, J.P. Morgan will calculate the Earnings Credit using the following formula: closing cash balance on that business day x the ECR rate / Number of days in the year. J.P. Morgan will apply the Earnings Credit, if any, towards the customer’s service fees. Depending on the account analysis platform, Earnings Credits may expire at the end of the billing cycle or at the end of a calendar year, unless otherwise explicitly and mutually agreed by the customer and J.P. Morgan. For more information see the applicable agreements and disclosures you received prior to electing ECR (and any amendments or notices you may receive thereafter). You may request a more detailed description of ECR, including current rates, from your J.P. Morgan Client Service Manager at any time.</td>
<td>Indirect</td>
<td>JPMorgan Chase Bank, N.A.</td>
<td>J.P. Morgan earns revenue by retaining the difference, if any, between the float earned on cash balances and the Earnings Credit. J.P. Morgan applies toward reducing customer fees. For additional information on Float, please see the Cash Safekeeping description above.</td>
<td>Earnings Credit Rate Disclosure received prior to electing ECR (and any amendments or notices you may have received thereafter). To view rates and earnings credits applicable to your account(s) at any time, navigate to the “Earnings Credits – Premium Assessment Fees – Overdraft Charges Statement” within the Views Portfolio Reporting (VPR) tool in J.P. Morgan Markets (<a href="http://www.jpmm.com">www.jpmm.com</a>). Or, contact your J.P. Morgan Client Service Manager.</td>
<td>Net interest income credit.</td>
<td>No</td>
</tr>
<tr>
<td>Interest Bearing Account</td>
<td>The Interest Bearing Account provides participating clients with the ability to earn interest based on the available cash balances that are held in their applicable account(s). The rate of interest is set periodically by J.P. Morgan after considering a range of factors, including, but not limited to: (i) the market rate environment; (ii) deposit insurance fees; (ii) relevant competitor pricing; and (iv) J.P. Morgan’s demand for funds. On days during which the interest bearing account(s) end the day in a positive cash balance, J.P. Morgan will calculate interest using the following formula: Available cash closing balance of that business day x the interest rate / number of days in the year.</td>
<td>Indirect</td>
<td>JPMorgan Chase Bank, N.A.</td>
<td>J.P. Morgan earns revenue by retaining the difference, if any, between the float earned on cash balances and the rate paid on deposits. For additional information on Float, please see the Cash Safekeeping description above.</td>
<td>Interest Bearing Account Disclosure received prior to electing Interest Bearing Accounts (and any amendments or notices you may have received thereafter). To view rates and interest applicable to your account(s) at any time, navigate to the “Interest Bearing Account Disclosure – Investor Services (as of most recent calendar year end for which J.P. Morgan served as a service provider to the plan).</td>
<td>Net interest income credit.</td>
<td>No</td>
</tr>
<tr>
<td>Name of Service</td>
<td>Description of Service</td>
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<tr>
<td>Hybrid Product (ECR plus Interest Bearing Account)</td>
<td>Combination product consisting of the Earnings Credit Rate (ECR) service and the Interest Bearing Account service. The client sets a &quot;peg&quot; amount and ECR is applied up to the peg balance; cash balances above the peg amount earn hard dollar interest. The ECR provides soft dollar credit for the client to offset servicing fees on the client's invoice. For additional information on ECR and Interest Bearing Accounts please see the applicable service descriptions above.</td>
<td>Indirect</td>
<td>JPMorgan Chase Bank, N.A.</td>
<td>J.P. Morgan earns revenue by retaining the difference, if any, between: (i) the float earned on cash balances and (ii) the combined Earnings Credit Rate that J.P. Morgan applies toward reducing customer fees; or (b) the rate paid on deposits. For additional information on Float, please see the Cash Safekeeping description above.</td>
<td>Earnings Credits Rate and Interest Bearing Account Disclosure received prior to electing Hybrid Product (and any amendments or notices you may have received thereafter). To view rates, interest and earnings credits applicable to your account(s) at any time, navigate to the &quot;Earnings Credits – Premium Assessment Fees – Overdraft Charges Statement&quot; within the View Portfolio Reporting (VPR) tool in J.P. Morgan Markets (<a href="http://www.jpmm.com">www.jpmm.com</a>). Or, contact your J.P. Morgan Client Service Manager.</td>
<td>Net interest income credit.</td>
<td>No</td>
</tr>
<tr>
<td>Overdraft Protection (Overdraft Fees)</td>
<td>The advance, by J.P. Morgan, of an amount equal to the amount of any overdraft in a customer's account if a debit to any currency in the customer's account results in a debit balance. If J.P. Morgan elects to make such an advance, it will be deemed a loan to the customer, payable on demand, bearing interest at the applicable rate charged by J.P. Morgan.</td>
<td>Direct</td>
<td>N/A</td>
<td>For U.S. based accounts, U.S. dollar overdrafts are currently charged at the Federal Funds Effective rate plus 2%. For non-U.S. based accounts there are 3 categories of overdraft charges. For specifically identified currencies in respect of which the overdraft rate is linked to an external benchmark, the overdraft rate is the external benchmark plus a fixed basis point amount. For specifically identified frequently traded currencies in respect of which an external benchmark is not used by J.P. Morgan, the overdraft rate is a flat number of basis points. For all other currencies, the overdraft rate is a flat number of basis points, subject to change depending on the rate offered by the local sub-custodian bank that J.P. Morgan engages in such market. For a limited number of currencies that are not treasury managed or limited movement due to regulation, the overdraft rate is 0 basis points. A chart specifically identifying the rate charged for each currency is included in the current relevant compensation disclosure document.</td>
<td>Fee Schedule</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Information about trading venues, securities depositories and other platforms</td>
<td>J.P. Morgan, its affiliates, subcustodians or other subcontractors may have an ownership interest in the following entities: (i) trading venues, such as electronic communications networks; and/or (ii) securities depositories.</td>
<td>Indirect/Related Party</td>
<td>N/A</td>
<td>Ownership interests in various trading venues and securities depositories may increase in value based on business transacted through such entities. As a directed trustee or custodian, neither J.P. Morgan nor its subcustodians have any authority or responsibility to select the trading venue or securities depository. Trading venues are selected by the party directing the investment. Securities depositories are a function of the securities infrastructure of a particular jurisdiction and are not selected by J.P. Morgan or its subcustodians.</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Gifts and Entertainments</td>
<td>J.P. Morgan’s code of conduct and other gift-related policies generally prohibit acceptance of any gifts, entertainment or other non-monetary compensation in connection with the services J.P. Morgan provides to any particular client, including any particular plan, or in return for any business of the firm. Exceptions may be made for certain nominal non-cash gifts to employees of less than $100 in value meeting certain criteria specified in the relevant code of conduct and policy. Acceptance of meals, refreshments, and entertainment in the course of a host-attended, business-related meeting or other occasion may be permitted in certain limited circumstances. Acceptance of travel or accommodation expenses are prohibited. The code of conduct and gift policies set conditions for each of these types of payments, and do not permit any gifts or entertainment unless it is clear that the gift giving person is not trying to influence or reward the J.P. Morgan employee inappropriately in connection with any business decision or transaction and the gift is unsolicited. J.P. Morgan addresses conflicts of interest by ensuring that any such payments do not relate to any particular transaction or investment made by J.P. Morgan clients.</td>
<td>Indirect</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
### Additional Fees

<table>
<thead>
<tr>
<th>Name of Service</th>
<th>Description of Service</th>
<th>Compensation Type</th>
<th>Compensation Source/Payer (Indirect and Related Party only)</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Negative Interest Rates on Uninvested Cash</td>
<td>From time to time, cash deposits in certain currencies may be subject to negative interest rates, in which case J.P. Morgan may derive revenue on the interest charged. Negative rates are generally applicable to currencies and markets where central bank reference rates and/or prevailing overnight money markets rates are negative. Unless specific rate terms are disclosed in fees schedules or other agreements, J.P. Morgan sets clients’ negative interest rates considering a number of factors, including, overnight target rates, local market access, prevailing market conditions and the liquidity of the currency.</td>
<td>Direct</td>
<td>N/A</td>
<td>(To view rates and interest applicable to your account(s) at any time, navigate to the ‘Global Cash Account Interest’ report within the Views Portfolio Reporting (VPR) tool in J.P. Morgan Markets (<a href="http://www.jpmm.com">www.jpmm.com</a>). Or, contact your J.P. Morgan Client Service Manager.)</td>
<td>Net interest income credit.</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

| Per-Item Fees | J.P. Morgan may provide certain services on a per-item basis (for example, postage fees, courier fees, wire fees etc.). | Direct | N/A | J.P. Morgan may charge per-item fees for such services. The per-item fees charged by J.P. Morgan may include compensation to J.P. Morgan for such services as well as amounts paid by J.P. Morgan to third party service providers. | Fee Schedule | No |

### Appendix A: Changes and Updates

Under section 408(b)(2) of ERISA, J.P. Morgan, as a covered service provider, is required to disclose any changes to the service and compensation information provided in this document. The purpose of this Appendix B is to provide you with a summary of the recent applicable changes that were made to this document.

<table>
<thead>
<tr>
<th>Effective</th>
<th>Product/Service Name</th>
<th>Description of Update</th>
</tr>
</thead>
<tbody>
<tr>
<td>April 29th, 2021</td>
<td>Cash and Liquidity Services - Customized Short Term Investment Fund - STIF</td>
<td>Edits to Compensation Description</td>
</tr>
<tr>
<td>November 12th, 2020</td>
<td>Fund Order Routing &amp; Settlement Service (FORSS)</td>
<td>Edits to Compensation Description / Where Compensation is Disclosed / Manner of Receipt of Compensation</td>
</tr>
<tr>
<td>March 1st, 2020</td>
<td>Money Market Mutual Fund Automated Sweep Investment – J.P. Morgan Funds</td>
<td>Minor edits to Compensation Description</td>
</tr>
<tr>
<td>October 1st, 2019</td>
<td>Per-Item Fees</td>
<td>Per-Item Fees added to the “Additional Fees” the section of disclosure</td>
</tr>
<tr>
<td>October 1st, 2019</td>
<td>Tri-Party Custodial Arrangements in connection with Repurchase Agreements</td>
<td>Minor edits to Compensation Description</td>
</tr>
<tr>
<td>October 1st, 2019</td>
<td>Tri-Party Custodial Arrangements in connection with Securities Lending Transactions</td>
<td>No changes to service offering</td>
</tr>
<tr>
<td>October 1st, 2019</td>
<td>Derivatives Collateral Management</td>
<td>No changes to service offering</td>
</tr>
<tr>
<td>October 1st, 2019</td>
<td>Tri-Party or Bilateral Custodial Control Accounts</td>
<td>No changes to service offering</td>
</tr>
<tr>
<td>October 1st, 2019</td>
<td>Securities Lending Compensation</td>
<td>No changes to service offering</td>
</tr>
<tr>
<td>June 26th, 2019</td>
<td>Portfolio Accounting</td>
<td>Product name changed from Pension Accounting.</td>
</tr>
<tr>
<td>June 26th, 2019</td>
<td>Plan Accounting Benefit Payments</td>
<td>Minor edits to Description of Service.</td>
</tr>
<tr>
<td>June 26th, 2019</td>
<td>Fund Accounting</td>
<td>No changes to service offering</td>
</tr>
<tr>
<td>June 26th, 2019</td>
<td>Money Market Mutual Fund Automated Sweep Investment – J.P. Morgan Funds</td>
<td>Minor edits to Product name / Description of Service / Compensation Description / Where Compensation is Disclosed.</td>
</tr>
<tr>
<td>June 26th, 2019</td>
<td>Money Market Mutual Fund Automated Sweep Investment – J.P. Morgan Funds</td>
<td>No changes to service offering</td>
</tr>
</tbody>
</table>