



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.

Document Name:	408(b)(2) Fee Disclosure, Securities Services
Service Provider Information:	JPMorgan Chase Bank, N.A., 4 Metrotech Center Floor 6th, Brooklyn, NY 11245

Name of Service	Description of Service	Compensation Type	Compensation Source/Payer (Indirect and Related Party only)	Compensation Description	Where Compensation is Disclosed (if service is applicable)	Manner of Receipt of Compensation	Fiduciary Status
Basic Custody & Trust Services	<p>Safekeeping, Administration, and Transactions: safekeeping – identifying on 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 – crediting 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 publicly 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 distributed to holders of assets 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.</p> <p>Note with regards to Trustee services: When J.P. Morgan acts as Trustee, the trust is the legal owner of the assets.</p>	Direct	N/A	<p>Safekeeping: J.P. Morgan generally charges either a flat fee, a charge per asset position, or a variable fee. Variable safekeeping charges will be calculated by J.P. Morgan at the end of the billing period using asset values on the last day of such billing period derived from data provided by J.P. Morgan's selected pricing sources in accordance with J.P. Morgan's pricing practices. Administration: Fees are applied as a flat fee, or per event (i.e. per vote submitted for proxy services, per principal or income amount credited for principal and income processing).</p> <p>Transactions: J.P. Morgan will charge either a flat fee or a variable fee. If variable, fees are applied to all asset transactions (including receives and delivers, both vs payment and free of payment), effected during the billing period. It is assumed that J.P. Morgan receives authorized instructions in an electronic format that enables straight-through processing when applicable. Trade instructions that require manual input or repair will incur additional surcharges.</p> <p>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.</p>	Fee Schedule	Direct debit or payment on invoice, per mutual agreement.	J.P. Morgan is a fiduciary under ERISA to the extent, if any, that J.P. Morgan's express responsibilities under the applicable agreement constitute it as a fiduciary under ERISA.
		Indirect	Broadridge Securities Processing Solutions, Inc.	J.P. Morgan has entered into a Master Service Provider Agreement with Broadridge pursuant to which, among other things, Broadridge provides proxy services to J.P. Morgan in exchange for service fees (the "Service Fees"). Broadridge, acting as a billing and collection agent on J.P. Morgan's behalf, also invoices the underlying issuers of securities for fees in respect of such proxy services (the "Reimbursement Fees"), up to the maximum amount permitted to be charged for proxy services pursuant to the rules of the NYSE or other applicable exchange organizations or regulatory authorities. In the event that the aggregate amount of the Reimbursement Fees collected by Broadridge from issuers is greater than the amount of the Service Fees, Broadridge remits the balance to J.P. Morgan annually. Conversely, in the event that the aggregate amount of the Reimbursement Fees collected by Broadridge from issuers is less than the amount of the Service Fees, J.P. Morgan remits the balance to Broadridge annually.	N/A	If applicable, check payable to J.P. Morgan from Broadridge.	No
		Related Party	JPMorgan Chase Bank, N.A.	From the variable safekeeping and transaction charges described above that J.P. Morgan charges directly, J.P. Morgan may pay some or all of those fees to its local subcustodians with respect to assets held outside the U.S. by such local subcustodian. J.P. Morgan may also pay from its own assets system access and other administrative fees to such local subcustodians.	N/A	Direct payment from J.P. Morgan to local subcustodian.	N/A

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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.	Direct	N/A	J.P. Morgan will charge either a flat fee or a variable fee. If variable, J.P. Morgan will charge a transaction fee per securities litigation filing, per individual account. Charges will be invoiced during the month in which the filing is made. 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.	Fee Schedule	Direct debit or payment on invoice, per mutual agreement.	No

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	Termination Fee	N/A	J.P. Morgan may charge a termination fee should the customer choose to terminate their Trust or Custody Agreement prior to the initial term of the contract. Please refer to your Trust or Custody Agreement, current fee schedule, and any amendments for the specific fee arrangement agreed upon.	Trust or Custody Agreement, Fee Schedule or any amendments for the specific fee arrangement.	Direct debit or payment on invoice per mutual agreement.	N/A
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Fund Order Routing & Settlement Service (FORSS)	Mutual Fund Trade Processing - Provide the client with the ability to place Mutual Fund trades for a wide array of fund families via an online web application. Instructions can alternately be taken from the client via an automated file, SWIFT or if necessary via fax.	Direct	N/A	Safekeeping: J.P. Morgan generally charges either a flat fee, or a variable fee. Variable safekeeping charges will be calculated by J.P. Morgan at the end of the billing period using asset values on the last day of such billing period derived from data provided by J.P. Morgan's selected pricing sources in accordance with J.P. Morgan's pricing practices. Transactions: J.P. Morgan will charge either a flat fee or a variable fee. If variable, fees are applied to all asset transactions (including receives and delivers, both vs payment and free of payment), effected during the billing period. It is assumed that J.P. Morgan receives authorized instructions in an electronic format that enables straight-through processing when applicable. Trade instructions that require manual input or repair will incur additional surcharges. 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.	Fee Schedule	Direct debit or payment on invoice, per mutual agreement.	No
		Indirect	Various Mutual Funds and Collective Funds.	Fidelity Clearing & Custody Solutions ("FCCS"), a subcontractor of J.P. Morgan, receives 12b-1 and/or shareholder servicing and/or sub-transfer agent and/or per participant fees from the various funds available on its platform in consideration for performing various administrative and distribution services with respect to such funds pursuant to agreements between FCCS and each fund. Pursuant to the agreement between FCCS and J.P. Morgan all such fees received by FCCS are split, with J.P. Morgan receiving a portion of the fees.	See summary of expenses and fees in the Prospectus and/or Statement of Additional Information (SAI) related to 12b-1 and/or shareholder servicing and/or sub-transfer agent and/or participant fees collected by SIBI.	Received from mutual funds and/or collective funds.	
		Direct	Various Mutual Funds and Collective Funds.		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).	Direct debit from FCCS to J.P. Morgan	
	Alternative Fund Trade Processing - completing subscription documents and processing related trades with the underlying hedge fund's transfer agent within the client portfolio.	Direct	Fidelity Clearing & Custody Solutions ("FCCS")	Safekeeping: J.P. Morgan generally charges either a flat fee, or a variable fee. Variable safekeeping charges will be calculated by J.P. Morgan at the end of the billing period using asset values on the last day of such billing period derived from data provided by J.P. Morgan's selected pricing sources in accordance with J.P. Morgan's pricing practices. Transactions: J.P. Morgan will charge either a flat fee or a variable fee. If variable, fees are applied to all asset transactions (including receives and delivers, both vs payment and free of payment), effected during the billing period. It is assumed that J.P. Morgan receives authorized instructions in an electronic format that enables straight-through processing when applicable. Trade instructions that require manual input or repair will incur additional surcharges. 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.	Fee Schedule	Direct debit or payment on invoice per mutual agreement.	
Hedge Fund Services	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.	Direct	N/A	J.P. Morgan will charge either a flat fee or a variable fee. Variable fees are calculated as a basis point fee on the net asset value of the fund. If applicable, a minimum fee and an annual base fee may also apply. 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.	Fee Schedule	Direct debit or payment on invoice per mutual agreement.	No

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Collateral Services: Tri- party Agent Services for Repurchase Agreements and Securities Lending Transactions engaged in by the Plan	As part of a repurchase agreement or securities lending transaction, collateral providers (either repurchase agreement sellers or securities lending transaction borrowers) post collateral. The collateral may be posted in a tri-party arrangement where a tri-party collateral agent provides services such as collateral eligibility testing, margin processing, collateral allocation, safekeeping and reporting.	Indirect	Collateral Provider (repurchase agreement Seller; securities lending transaction Borrower)	Where J.P. Morgan provides this service to a collateral provider that has engaged in a repurchase agreement or securities lending transaction with the Plan, J.P. Morgan charges the collateral providers for this tri-party service. 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 longbox 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.	Fee Schedule	Invoice to collateral provider per mutual agreement.	No
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. bilateral repurchase agreements, 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.	Direct	N/A	J.P. Morgan will charge either a flat fee or a variable fee. There is also a \$0-\$25k one-time onboarding fee. 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.	Fee Schedule	Direct debit or payment on invoice to client.	No
Tri-Party or Bilateral Custodial Control Accounts	Control accounts provide a means by which a Pledgor can post collateral consisting of cash and/or securities to a Secured Party while maintaining title over such collateral until an event of default occurs. Collateral is delivered/booked to a control account in the name of the Pledgor for the benefit of the Secured Party. In accordance with the legal agreement, the Secured Party exercises control over the account and instructs the Custodian in regards to the acceptance, return, and disposition of the collateral.	Direct / Indirect (based on whether Pledgor or Secured Party pays compensation pursuant to the terms of the Fee Schedule).	Pledgor or Secured Party (based on terms of Fee Schedule).	The Pledgor of collateral or the Secured Party that use J.P. Morgan to provide this service have negotiated the following fees: (i) a fee of 1.0-3.5 basis points ("bps") per annum on average across various markets on the collateral securities held, (ii) a fee of 0-3.5 basis points ("bps") per annum on average across various markets on cash held, (iii) a movement fee/settlement fee of \$0-\$25 per transaction across most major markets, paid when cash or securities are delivered into or out of seller's account, (iv) an annual fee per account ranging between \$0 - \$5,000, and if applicable (v) a safekeeping fee of 0-3.0 bps on average across various markets on the securities held long within the Pledgor's account, (vi) onboarding fees \$0- \$25k, (vii) an annual fee per cash DDA of \$0-\$1,600. The fees reflected above are typically subject to a minimum fee amount as negotiated with the Pledgor or Secured Party.	Fee Schedule	Direct debit or payment on invoice to Pledgor or Secured Party per mutual agreement.	No
Portfolio Accounting	Provide portfolio accounting and reporting services for subscribed clients	Direct	N/A	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.	Fee Schedule	Direct debit or payment on invoice, per mutual agreement.	No
Plan Accounting	Allocation of investment activity and ownership among participating plans or legal entities with an interest in a Trust or collective investment structure.	Direct	N/A	J.P. Morgan will charge either a flat fee or a variable fee. Variable fees are charged per plan and/or investment pool/option. 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.	Fee Schedule	Direct debit or payment on invoice per mutual agreement.	No
Fund Accounting	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.	Direct	N/A	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.	Fee Schedule	Direct debit or payment on invoice, per mutual agreement.	No

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Transfer Agency	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.	Direct	N/A	J.P. Morgan will charge either a flat fee or a variable fee. Variable fees are charged Per 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.	Fee Schedule	Direct debit or payment on invoice per mutual agreement.	No
Compliance Reporting Services	Provide compliance reporting based on client-defined regulatory rule sets and investment management rules for trust and custody clients. Compliance reports are available to clients via J.P. Morgan Markets.	Direct	N/A	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.	Fee Schedule	Direct debit or payment on invoice per mutual agreement.	No
Portfolio Insight & ESG Analytics	Provision of an analytical dashboard together with associated reporting to provide exposure reporting across public and private assets for a number of investment exposure dimensions and an ESG analytical dashboard to assist in understanding ESG ratings, carbon metrics and controversial business involvement activities.	Direct	N/A	J.P. Morgan will charge either a flat fee or a variable fee. Variable fees vary based on frequency of reporting and number of accounts requested. There can also be ESG vendor specific costs which will be payable by the client. 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.	Fee Schedule	Direct debit or payment on invoice per mutual agreement.	No
Performance Analytics	Provide performance measurement, contribution and attribution analysis and ex-post risk statistics for trust and custody clients. Performance Analytics reporting is available to clients via J.P. Morgan Markets and client specific reports where agreed	Direct	N/A	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.	Fee Schedule	Direct debit or payment on invoice, per mutual agreement.	No
Risk Analytics Reporting	Provide comprehensive managed risk analytics reporting solutions on ex-ante market risk analytics, liquidity risk, regulatory reporting and factor reporting for trust and custody clients. Standard or bespoke risk reports are delivered to clients via SFTP.	Direct	N/A	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.	Fee Schedule	Direct debit or payment on invoice, per mutual agreement.	No

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Benefit Payments	Recurring and lump sum benefit payment processing and applicable tax reporting services.	Direct	N/A	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.	Fee Schedule	Direct debit or payment on invoice, per mutual agreement.	No
		Indirect	N/A	Cash Balance Float Revenue: See description above for Cash Safekeeping.	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).		
Private Equity and Real Estate Services - Portfolio Administration	Processing Services: transaction cash support for alternative investment capital calls and distributions, monthly or daily roll-forward adjustment of valuations.	Direct	N/A	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.	Fee Schedule	Direct debit or payment on invoice per mutual agreement.	No
	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 IQ: access to the Burgiss data universe for benchmark and cash flow forecasting tools, based on non-client specific data.						
	CFO Tool: enhanced accounting support for transaction processing (JPM Initiation).						
OTC Derivatives Services	Over the Counter Derivatives ("OTC") transaction capture and position management, OTC reconciliations to external parties, providing OTC valuations, provision of OTC data reports.	Direct	N/A	J.P. Morgan will charge either a flat fee or a variable fee. Variable fees are generally both transaction based (i.e. as and when an event occurs) and position based (i.e., how long we maintain the OTC asset representation). Please refer to your current fee schedule and any amendments for more information on applicable services and for specific rate charges. You may request another copy of your Fee Schedule by contacting your J.P. Morgan Client Service Manager	Fee Schedule	Direct debit or payment on invoice per mutual agreement.	No

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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.	Indirect	JPMorgan Chase Bank, N.A.	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.	Securities Lending Agreement	N/A	For securities lending product users, J.P. Morgan acts in a fiduciary capacity for all cash re-investment related activities. In addition, J.P. Morgan also acts in a fiduciary capacity when it exercises discretion in the offering of securities loans on behalf of and for the benefit of lenders.
				Securities Lending Float Revenue: See description above for Cash Safekeeping.	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).	Net interest income credit by J.P. Morgan's Corporate Treasury Group.	
			Various (see explanation in next column).	Fees received by other J.P. Morgan businesses: Settlement Fees: In addition to the tri-party fees discussed above, and regardless of whether the borrower posts cash or securities as collateral, borrowers that custody their securities at J.P. Morgan pay regular "receive and deliver" transaction settlement fees (\$1 - \$25, depending on liquidity and size of market) when securities are delivered to their account in connection with a borrowing or a return of a borrowing, regardless of whether they are borrowing from J.P. Morgan's securities lending program or any other securities lending program. The decision to borrow is made entirely by the applicable borrowers. These fees are for custody services provided to the borrowers and are unrelated to the securities lending program. Accordingly, the revenue split of securities lending income described elsewhere in this disclosure does not apply to these fees. Your securities lending agreement or securities lending reports will provide you with the names of the borrowers to your plan. Generally, 20 - 40% of these borrowers use J.P. Morgan to custody securities and receive and deliver borrowed securities. If you would like additional information, please contact your relationship manager. Plans may limit borrowers for any reason, including whether a borrower uses the bank for government securities custody and tri-party collateral agent services.	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).	Fee revenue; formula varies based upon dealer contract with J.P. Morgan.	
			N/A	EquiLend is a securities lending platform pursuant to which J.P. Morgan has an ownership interest. J.P. Morgan's ownership interest in EquiLend may increase in value as a result of lending transactions that utilize EquiLend.	Securities Lending Agreement and EquiLend Description and Consent to J.P. Morgan's Participation on Lender's Behalf" Exhibit to Securities Lending Agreement.	N/A	

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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.	Direct	N/A	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 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.	Fee Schedule	Direct debit or payment on invoice, per mutual agreement.	No
Supplemental Tax Services	European Court of Justice (ECJ) Tax Services: Provision of income reports and vouchers for a client to file ECJ reclaims.	Direct	N/A	Fee is per line or item.	Fee Schedule	Direct debit or payment on invoice per mutual agreement.	No
	Income Voucher Services: Provision of income vouchers in support of tax reclaims being filed by third party providers.			Fee is per line or item.			
	Passive Tax Reclaim Services			Fee is per reclaim.			
	Ad Hoc Tax Reclaims: The filing of reclaims not covered under a custody tax service.			Fee is per ad hoc reclaim filing.			
	Unibail-Rodamco-Westfield CHES Depository Interest Reclaim Service: Provision of a reclaim service on these income events.			Fee is per reclaim entitlement per filing.			
J.P. Morgan CARA	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 funds 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.	Direct	N/A	J.P. Morgan will charge either a flat fee or a variable fee, Variable fees are based on number of top level "funds of funds" and the underlying funds and/or basis points on the assets administered by the 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.	Fee Schedule	Direct debit or payment on invoice, per mutual agreement.	No

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Money Market Mutual Fund Automated Sweep Investment – J.P. Morgan Funds	Daily investment in client-designated J.P. Morgan money market mutual funds via the Intra-Day Sweep Service.	Related Party	JP Morgan Distribution Services, 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 below, is capped at the relevant Fund's total annual expense ratio less 0.10% on all share classes, except the Capital and Institutional share classes. 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.	Prospectus; and Statement of Additional Information; 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.	Monthly payment by Fund and Fund Manager.	No
			J.P. Morgan Investment Management Inc. (affiliate); JP Morgan Investment Advisors, Inc. (affiliate)	Pursuant to agreements with the relevant Fund or the Fund Manager, as applicable, J.P. Morgan may receive, as revenue sharing fees, up to 0.05% 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 shareholder servicing fees described above, is capped at the relevant Fund's total annual expense ratio less 0.10% on all share classes, except the Capital and Institutional share classes. 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.		Monthly payment by Fund and Fund Manager.	No

Name of Service	Description of Service	Compensation Type	Compensation Source/Payer (Indirect and Related Party only)	Compensation Description	Where Compensation is Disclosed (if service is applicable)	Manner of Receipt of Compensation	Fiduciary Status
Money Market Mutual Fund Automated Sweep Investment – Third Party Funds	Daily investment in client-designated money market mutual funds of third party fund providers via the Intra-Day Sweep Service.	Indirect	Third party fund and/or its affiliates	Pursuant to agreements with the relevant Fund or Fund Manager, as applicable, J.P. Morgan may receive 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.	Prospectus and Statement of Additional Information; 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 Third Party Money Market Mutual Funds” disclosure statement in the Authorization to Sweep Cash into Money Market Mutual Funds.	Monthly payment by Fund and Fund Manager.	No
Cash Safekeeping (Float Revenue on Uninvested Cash)	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.	Indirect	Various (see explanation in next column).	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 subcustodian.	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).	Net interest income credit.	No

Name of Service	Description of Service	Compensation Type	Compensation Source/Payer (Indirect and Related Party only)	Compensation Description	Where Compensation is Disclosed (if service is applicable)	Manner of Receipt of Compensation	Fiduciary Status
Earnings Credit Rate (ECR)	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, (iii) 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 custody 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.	Indirect	JPMorgan Chase Bank, N.A.	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.	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 (www.jpmm.com). Or, contact your J.P. Morgan Client Service Manager.	Net interest income credit.	No
Interest Bearing Account	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, (iii) 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.	Indirect	JPMorgan Chase Bank, N.A.	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.	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 "Earnings Credits – Premium Assessment Fees – Overdraft Charges Statement" within the Views Portfolio Reporting (VPR) tool in J.P. Morgan Markets (www.jpmm.com). Or, contact your J.P. Morgan Client Service Manager.	Net interest income credit.	No
Data Management	Integrates and normalizes data across a variety of sources to give clients and their partners access to consistent data through multiple distribution channels	Direct	N/A	J.P. Morgan will charge either flat fees or variable fees. Variable fees vary based on the type and volume of services 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	Fee Schedule	Direct debit or payment on invoice per mutual agreement	No

Name of Service	Description of Service	Compensation Type	Compensation Source/Payer (Indirect and Related Party only)	Compensation Description	Where Compensation is Disclosed (if service is applicable)	Manner of Receipt of Compensation	Fiduciary Status
Hybrid Product (ECR plus Interest Bearing Account)	Combination product consisting of the Earnings Credit Rate (ECR) service and the Interest Bearing Account service. The client sets a "peg" 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.	Indirect	JPMorgan Chase Bank, N.A.	J.P. Morgan earns revenue by retaining the difference, if any, between: (i) the float earned on cash balances and (ii)(a) the combined Earnings Credit 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.	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 "Earnings Credits – Premium Assessment Fees – Overdraft Charges Statement" within the Views Portfolio Reporting (VPR) tool in J.P. Morgan Markets (www.jpmm.com). Or, contact your J.P. Morgan Client Service Manager.	Net interest income credit.	No
Overdraft (Overdraft Fees)	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. Back-value dated transactions may result in Overdraft fees if the account debited did not have a sufficient closing balance on the specified value date or on each subsequent day. Fees for each day the account is overdrawn will be billed at the agreed-upon Overdraft rate.	Direct	N/A	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.	Fee Schedule	Direct debit or payment on invoice, per mutual agreement.	No

Pay To Hold (PTH) Compensation	J.P. Morgan as an agent enables Borrowers to ‘hold’ securities of interest to them in exchange for a fee. The hold gives the Borrower the first right of refusal to borrow the stock, however, it is NOT a guarantee of a subsequent Loan. The booked PTH remains in the lender’s custody and is not delivered to the Borrower during the Hold period. As the PTH does not constitute a guarantee of a subsequent loan there is no impact to the client’s right to sell during the Pay to Hold period.	Indirect	N/A	PTH fees will be included on existing borrower billing invoices with additional details regarding PTH fees in order to provide necessary transparency.	PTH Addendum and Securities Lending Agreement	Fee revenue; formula varies based upon contract with J.P. Morgan.	For securities lending product users, J.P. Morgan acts in a fiduciary capacity for all cash re-investment related activities. In addition, J.P. Morgan also acts in a fiduciary capacity when it exercises discretion in the offering of securities loans on behalf of and for the benefit of lenders
Additional Fees							
Negative interest rates on uninvested cash	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 fee 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.	Direct	N/A	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 (www.jpmm.com). Or, contact your J.P.Morgan Client Service Manager.		Net interest income credit.	No
Per-Item Fees	J.P. Morgan may provide certain services on a per-item basis (for example, postage fees, courier fees, wire fees, Fedwire securities holdover suspense use of funds pass thru fee, third-party 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	Direct debit or payment on invoice, per mutual agreement.	No
AutoFX - for information regarding AutoFX please refer to your Trust or Custody Agreement and your Pricing Letter.							
<p>The ERISA Section 408(b)(2) compensation disclosure provided in the table above, supersedes and replaces any Section 408(b)(2) disclosures previously provided to the Plan by J.P. Morgan.</p> <p>For a more complete description of the services provided by J.P. Morgan please consult the applicable legal agreement.</p>							

Effective	Product/Service Name	Description of Update
July 21st, 2021	Portfolio Insight Money Market Mutual Fund Automated Sweep Investment – J.P. Morgan Funds Money Market Mutual Fund Automated Sweep Investment – Third Party Funds Supplemental Tax Services	Added ESG analytics to Portfolio insight / Description update Minor edits in description of service for both money markets Supplemental tax services added three new description of services / Minor changes in compensation description
April 29th, 2021	Cash and Liquidity Services - Customized Short Term Investment Fund - STIF	Edits to Compensation Description
November 12th, 2020	Fund Order Routing & Settlement Service (FORSS)	Edits to Compensation Description / Where Compensation is Disclosed / Manner of Receipt of Compensation
March 1st, 2020	Money Market Mutual Fund Automated Sweep Investment – J.P. Morgan Funds	Minor edits to Compensation Description
March 1st, 2020	Cash and Liquidity Services - Customized Short Term Investment Fund - STIF	Minor edits to Fiduciary Status
October 1st, 2019	Per-Item Fees	Per-Item Fees added to the "Additional Fees" the section of disclosure
October 1st, 2019	Tri-Party Custodial Arrangements in connection with Repurchase Agreements Tri-Party Custodial Arrangements in connection with Securities Lending Transactions Derivatives Collateral Management Tri-Party or Bilateral Custodial Control Accounts Securities Lending Compensation	Minor edits to Compensation Description No changes to service offering
October 1st, 2019	Earnings Credit Rate (ECR) Interest Bearing Account Hybrid Product (ECR plus Interest Bearing Account)	Minor edits to Where Compensation is Disclosed No changes to service offering
June 26th, 2019	Portfolio Accounting	Product name changed from Pension Accounting. Minor edits to Description of Service. No changes to service offering
June 26th, 2019	Plan Accounting Benefit Payments Fund Accounting	Minor edits to Description of Service. No changes to service offering
June 26th, 2019	Money Market Mutual Fund (MMMF)Automated Sweep Investment – Third Party Funds Money Market Mutual Fund Automated Sweep Investment – J.P. Morgan Funds	Minor edits to Product name / Description of Service / Compensation Description / Where Compensation is Disclosed. No changes to service offering
May 5- 2023	Overdraft Protection (Overdraft Fees)	Minor edits to Product name
May 5- 2023	Data Management	New Product
June 23- 2023	Overdraft (Overdraft Fees)	Updated Description of Service
December 21 2023	Group Litigation Monitoring & Filing Services	Removed Product; service no longer provided
December 21 2023	Cash and Liquidity Services - Customiozed Short Term Investment Fund	Removed Product; service no longer provided
December 21 2023	CARS	Name change to CARA
December 21 2023	Pay To Hold	New Product
December 21 2023	Hedge Fund Services	Name change from Hedge Fund Services - Fund of Hedge Fund Administration to Hedge Fund Services
December 21 2023	OTC Derivatives Services	Minor edit to language in reference to Fee Agreement
December 21 2023	Investment Analytics & Consulting	Change to 2 Products: (1) Performance Analytics (2) Risk Analytics. Products sold separately with separate legal riders and fee rates
December 21 2023	Money Market Mutual Fund Sweep Investment - Third Party Funds	Edit to Compensation Description to include 12b-1 fees and shareholder servicing fees is applicable Edit to Where Compensation is Disclosed to have description in line with Money Market Mutual Fund Automated Sweep Investment - J.P. Morgan funds
February 21, 2024	Per Item Fees	Updated for: Fedwire securities holdover suspense use of funds pass thru fee, third-party fees

