

FEE AND COMMISSION SCHEDULE

Self-Directed Investing Accounts

Please Read Carefully

This schedule applies to Self-Directed Investing Accounts. Please note that fees and other information are subject to change.

Investing Costs

REPRESENTATIVE-ASSISTED ORDERS

U.S. EXCHANGE-LISTED STOCKS & EXCHANGE-TRADED FUNDS¹	\$25.00/trade
U.S. MUTUAL FUNDS²	\$20.00/trade
U.S. LISTED OPTIONS³	\$25.00/trade + \$0.75 per contract
U.S. FIXED INCOME⁴	30.00/trade + \$1.00 per bond over 10 bonds (\$270 maximum)

Other fees and costs, including fees intended to offset fees charged by certain regulatory bodies and costs for foreign currency transactions, foreign clearing charges and safekeeping, may apply.

Certain products and order types, including low-priced securities, block and algorithmic trades, are not available to Self-Directed Investing Accounts. Please speak with the Self-Directed Investing team for more information.

¹ There are costs associated with owning ETFs. Sales of U.S. Stocks and ETFs are subject to a transaction fee of between \$0.01 and \$0.03 per \$1,000 principal. Transaction fees are intended to offset fees charged by various regulatory bodies and/or exchanges, and change periodically; please refer to your trade confirmation for the current fee. The amount collected may be more or less than the amount ultimately paid to the various regulatory bodies and/or exchanges. In the event of the former, no reimbursement will be distributed back to your account, and, in the event of the latter, there will be no additional charge made to your account. Before investing in ETFs, you should consider the funds' investment objectives, risks, charges, and expenses. Contact the Self-Directed Investing team for a prospectus or, if available, a summary prospectus containing this information. Read it carefully. ETFs are subject to market fluctuation and the risks of their underlying investments; they are also subject to management fees and other expenses. Unlike mutual funds, ETF shares are bought and sold at market price, which may be higher or lower than their net asset value (NAV), and are not individually redeemed from the fund. Foreign equity transactions are subject to a commission of 0.20% of the principal amount of the shares purchased or sold.

² **Investors should carefully consider the investment objectives and risks, as well as charges and expenses, of the mutual fund before investing. To obtain a prospectus, call the Self-Directed Investing team or visit the company's website. The prospectus contains this and other information about the mutual fund. Read the prospectus carefully before investing.**

³ Options trading is subject to approval. Multi-leg options are charged per leg and contract. The commission for exercised/assigned options is \$5.00 per trade. Options are not suitable for all investors. There is an Options Regulatory Fee (ORF) from \$0.04 to \$0.06 per contract, which applies to both option buy and sell transactions. The ORF is intended to offset fees charged by various regulatory bodies and/or exchanges, and changes periodically; please refer to your trade confirmation for the current fee. The amount collected may be more or less than the amount ultimately paid to the various regulatory bodies and/or exchanges. In the event of the former, no reimbursement will be distributed back to your account, and, in the event of the latter, there will be no additional charge made to your account. *For additional option risk information, please visit: <http://www.optionsclearing.com/about/publications/character-risks.jsp> for a copy of "Characteristics and Risks of Standardized Options."*

⁴ Fixed income includes U.S. Treasury bills, notes and bonds, agency discounts, municipal and corporate bonds (including zero coupon bonds) and brokered certificates of deposit. Commission for U.S. Treasury bills, notes and bonds is \$0 per bond. There is no commission for new issue CDs, but the offering price includes a selling concession. Rates are for U.S. Dollar denominated bonds. Additional fees and minimums apply for non-Dollar bond trades. Please call the Self-Directed Investing team about specialty products, including commercial paper and foreign bonds.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Brokerage products and services are offered through J.P. Morgan Securities LLC (JPMS), a member of FINRA and SIPC. JPMS is an affiliate of JPMorgan Chase Bank, N.A. Products not available in all states.

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, JPMORGAN CHASE BANK, N.A. OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

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Account Fees

SERVICE OR PRODUCT	STANDARD FEE OR AMOUNT	SERVICE OR PRODUCT	STANDARD FEE OR AMOUNT
Returned Checks	\$20 per event	Treasury Auction	\$50 per transaction
Register and Ship	\$50 per item ⁵	IRA Maintenance	\$75 per year
Legal Transfer	\$50 per item ⁵	IRA Termination	\$95 per account
Third-Party Check	\$20 per check	Prototype Profit-Sharing/Money Purchase Plans	\$35 per year
Third-Party Wire Transfer	\$20 per wire	Prototype Termination (all plan types)	\$50 per account ⁶
ACAT (deliveries only)	\$95 per account	Transaction Fee—Listed Equities & ETFs (sells only)	\$0.0000231 of principal/trade ⁷
Transaction Service Charge	\$5 per transaction	Transaction Fee—Options	\$0.0415 per contract ⁷

⁵ The transfer agent may charge additional fees. Please consult your Self-Directed Investing Team for further information.

⁶ Prototype Termination Fee applies to all prototype plan types, including Individual (k) Plans. Other fees may be payable to the third-party recordkeeper with regard to the Individual (k) Plan and are contained in the "J.P. Morgan Individual (k) Plan Establishment Kit," which plan clients receive prior to establishing the prototype plan.

⁷ These fees are intended to offset fees charged by various regulatory bodies and/or exchanges, and change periodically; please refer to your trade confirmation for the current fee. The amount collected may be more or less than the amount ultimately paid to the various regulatory bodies and/or exchanges. In the event of the former, no reimbursement will be distributed back to your account, and, in the event of the latter, there will be no additional charge made to your account.

Please also review the applicable regulatory and other disclosures available on J.P. Morgan's public website at: <https://www.jpmorgan.com/country/US/EN/disclosures>.

For more information. Please contact the Self-Directed Investing team if you require further information on any of the fees and charges set out in this Fee and Commission Schedule, or on any other fees and charges that may be applicable.

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