

# Earn more on your excess cash with J.P. Morgan Premium Deposit

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**J.P. Morgan Premium Deposit helps you manage excess cash not intended for immediate use — with an eye toward your full financial picture — so you can move on an investment opportunity or make a major purchase when you're ready.**

Traditionally, investors have had to choose between easy access to their uninvested cash and earning a higher yield. But with J.P. Morgan Premium Deposit, you can access your funds with same-day<sup>1</sup> availability while your cash earns a rate that can be up to 7x higher than the national average savings rate.<sup>2</sup>

While not a bank deposit sweep, J.P. Morgan Premium Deposit is reflected in your brokerage account and accessed via your J.P. Morgan Advisor, through whom you can deposit or withdraw funds. With a personalized understanding of your financial goals, your advisor will help manage your Premium Deposit balances for your overall investment strategy.

**INVESTMENT AND INSURANCE PRODUCTS ARE:**

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • 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



**J.P. Morgan Premium Deposit is a bank deposit product offered to clients with eligible J.P. Morgan Wealth Management brokerage accounts.<sup>3</sup> J.P. Morgan Premium Deposit offers:**

**A COMPETITIVE YIELD<sup>2</sup>**

- Earn an enhanced rate up to 7x higher than the interest earned in your average sweep or savings account.
- The interest rate paid by Chase Bank on J.P. Morgan Premium Deposit balances will vary based on business and economic conditions.
- You can find the current rate by speaking with your J.P. Morgan Advisor or checking online at [jpmorgan.com/PremiumDeposit](https://jpmorgan.com/PremiumDeposit).
- The initial minimum deposit is \$100,000 with no minimum on subsequent deposits. The maximum total deposit is \$3,000,000 per account.

**FDIC INSURED**

- Your cash balances will be placed by J.P. Morgan Securities LLC (JPMS), the broker-dealer for your J.P. Morgan Wealth Management account, into a bank deposit account with Chase Bank.
- Your deposits are FDIC insured up to the allowable limits<sup>4</sup> and you can feel confident knowing your money is held with one of the world's leading financial firms.

**SAME-DAY<sup>1</sup> AVAILABILITY**

- Access your cash with same-day<sup>1</sup> availability through your J.P. Morgan Advisor — giving you complete visibility and access when you want to make purchases or quickly take advantage of market opportunities.
- You can also view your deposit online and on your J.P. Morgan Wealth Management account statements.

**START EARNING TODAY**

Speak with your J.P. Morgan Advisor or visit [jpmorgan.com/PremiumDeposit](https://jpmorgan.com/PremiumDeposit) to learn more.

**FOOTNOTES**

<sup>1</sup>Same-day availability applies to withdrawal requests given to a J.P. Morgan Advisor by 4 p.m. Eastern Time on a business day, and generally will be processed on that business day. This product is not intended for clients who need access to funds to pay for daily or recurring expenses. Funds will not be automatically accessed to settle trade activity or to reduce a debit or margin loan on your eligible account.

<sup>2</sup>Based on comparison to the National Deposit Rates – Savings (\$2,500 Product Tier), as published on the National Rates and Rate Caps – Monthly Update as of October 21, 2024. (<https://www.fdic.gov/regulations/resources/rates>)

<sup>3</sup>Product availability is subject to qualification and approval. Both client and account eligibility apply.

a. J.P. Morgan Premium Deposit is available for purchase in individual, joint or trust taxable J.P. Morgan Wealth Management brokerage accounts. J.P. Morgan Wealth Management managed, retirement and entity accounts are not eligible. Clients must also be U.S. domiciled and W-9 certified. The maximum total deposit for J.P. Morgan Premium Deposit is \$3 million per account.

b. Chase Bank or J.P. Morgan Securities LLC, at their discretion, may also close J.P. Morgan Premium Deposit to new or additional deposits.

<sup>4</sup>Deposits held in J.P. Morgan Premium Deposit are eligible for FDIC insurance up to applicable limits. All deposits at Chase Bank held in the same insurable ownership capacity will be aggregated for purposes of eligibility, including deposits maintained through the J.P. Morgan Chase Deposit account, which may be the sweep vehicle for your investment account. You are responsible for monitoring the total amount held with Chase Bank. For more information about FDIC insurance, please visit the FDIC website at: <https://www.fdic.gov/deposit/deposits>.

**IMPORTANT INFORMATION**

• Availability of J.P. Morgan Premium Deposit is subject to eligibility criteria including but not limited to account type, initial minimum deposit requirements and balance maximums. These criteria are subject to change at any time at the discretion of J.P. Morgan Securities LLC.

• Terms of eligibility, balance requirements and premium are subject to change at any time. Chase Bank or JPMS, in their discretion, may also modify the terms, conditions and procedures relating to J.P. Morgan Premium Deposit. You will be notified of any changes that adversely affect you.

Deposit products and related services are offered by J.P. Morgan Chase Bank, N.A. Member FDIC

J.P. Morgan Wealth Management is a business of J.P. Morgan Chase & Co., which offers investment products and services through J.P. Morgan Securities LLC (JPMS), a registered broker-dealer and investment advisor, member FINRA and SIPC. Insurance products are made available through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. Certain custody and other services are provided by J.P. Morgan Chase Bank, N.A. (JPMCB). JPMS, CIA and JPMCB are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states.