

J.P. Morgan Self-Directed Investing Pricing

PLEASE READ CAREFULLY

This schedule contains information about the fees and charges that apply to your account and your transactions. Please note that fees and other information are subject to change without notice.

Self-Directed Investing Fees and Commissions

	ONLINE TRADES	CALL-IN TRADES
U.S. LISTED STOCKS & EXCHANGE-TRADED FUNDS ²	\$0.00/Trade ¹	\$25.00/Trade
OPTIONS ³	\$0.00/Trade ¹ + \$0.65/Contract	\$25.00/Trade + \$0.65/Contract
	\$0.00/Exercise or Assignment (either early or automatic) ¹	
MUTUAL FUNDS ⁴	\$0.00/Trade	\$20.00/Trade
FIXED INCOME ⁵ (1 BOND EQUIVALENT TO \$1,000 PAR VALUE)		
U.S. TREASURY BILLS, NOTES & BONDS ⁵ SECONDARY TRADES ONLY	\$0.00	\$0.00
SECONDARY MARKET ⁶ (CORPORATE BONDS, MUNICIPAL BONDS, GOVERNMENT AGENCY BONDS, BROKERED CDs)	\$10.00/Trade + \$1.00/Bond Over 10 Bonds (\$250 maximum)	\$30.00/Trade + \$1.00/Bond Over 10 Bonds (\$270 maximum)
NEW ISSUES ⁷ (BROKERED CDs)	\$0.00 (selling concession included in price)	\$0.00 (selling concession included in price)

Online Investing Incidental Fees

DEBIT BALANCE INTEREST DUE TO FEES, PRE-PAYMENT, LATE PAYMENT AND OTHER MISCELLANEOUS CHARGES ABOVE FREE CASH AVAILABLE. (DOES NOT APPLY TO RETIREMENT ACCOUNTS.)	Prevailing Margin Rate ⁸ <ul style="list-style-type: none">• \$0 to \$25,000: Prime + 4.75%• \$25,001 to \$50,000: Prime + 4.50%• \$50,001 to \$100,000: Prime + 4.00%• \$100,001 to \$500,000: Prime + 3.75%• \$500,001 to \$1,000,000: Prime + 3.00%• \$1,000,001 to \$3,000,000: Prime + 2.50%• \$3,000,001 to \$10,000,000: SOFR + 2.35%• \$10,000,001 and above: SOFR + 1.85%
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J.P. Morgan Wealth Management is a business of JPMorgan Chase & Co., which offers investment products and services through J.P. Morgan Securities LLC (JPMS), a registered broker-dealer and investment adviser, 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 JPMorgan 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.

INVESTMENT AND INSURANCE PRODUCTS ARE: <ul style="list-style-type: none">• 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

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- ¹ Commission-free online trades apply to trading in U.S.-listed stocks, exchange-traded funds (ETFs) and options. Options trades are subject to a \$0.65 per-contract fee. Other fees and charges may apply, including, but not limited to, fees intended to offset fees charged by certain regulatory bodies. There are costs associated with owning certain investments, including mutual funds and ETFs. Offer terms and pricing are subject to change and/or termination. Other fees and restrictions (including account types) apply. Certain products and order types, including low-priced securities, block and algorithmic trades, are not available to J.P. Morgan Self-Directed Investing accounts. Visit jpmorgan.com/online-fee-comm-schedule for terms and conditions.
- ² There are costs associated with owning ETFs. Before investing in ETFs, you should consider the funds' investment objectives, risks, charges and expenses. Contact the client service center 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; ETFs 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.
- ³ Options strategies currently available include: covered calls, cash-secured puts, protective puts, long equity calls and long equity puts. Options involve a high level of risk and are not suitable for all investors. Certain requirements must be met to trade options through J.P. Morgan. Investing involves risks, including loss of principal. Please read the Options Disclosure Document titled [Characteristics and Risks of Standardized Options](#) before considering any options transaction. Supporting documentation for any claims or statistical information is available upon request.
- ⁴ There are costs associated with owning a mutual fund, such as annual operating fees and expenses. This and other important information is included in the prospectus, which should be read carefully before investing. Investors should carefully consider the investment objectives and risks, as well as the charges and expenses, of the mutual fund before investing. To obtain a prospectus, call the client service center or visit the fund company's website. The prospectus contains this and other information about the mutual fund. Read the prospectus carefully before investing.
- ⁵ 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. Rates are for U.S. dollar-denominated bonds; additional fees and minimums apply for non-dollar bond trades. Foreign bonds are subject to additional costs for foreign currency translation, foreign clearing charges and safekeeping fees. Treasury auction trades are not available online at this time.
- ⁶ Secondary market of Government Agency bonds is not available online at this time. Municipal bonds could include additional mark-up or mark-down if J.P. Morgan or its affiliate is acting as the market maker on the trade.
- ⁷ New issues of Corporate, Municipal and Government Agency bonds are not available online at this time.
- ⁸ The annual rate of interest that you will be charged on any U.S. dollar-denominated credit is based on either the Prime interest rate (Prime) or the Secured Overnight Financing Rate (SOFR). The Prime is an important index used by banks to set rates on many consumer loan products, such as credit cards or auto loans. The Prime will move up or down in lockstep with changes made by the Federal Reserve Board. SOFR is a benchmark for dollar-denominated derivatives and loans. SOFR is based on transactions in the Treasury repurchase market.

Also review the applicable regulatory and other disclosures available on J.P. Morgan's public website at jpmorgan.com/disclosures.

Please contact the client service center if you require further information on any of the fees and charges set out in this Commission Schedule, or on any other fees and charges that may be applicable.

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