

## JPMORGAN CHASE 401(K) SAVINGS PLAN

AMY K RODE  
560 MOURNING DOVE CIRCLE  
LAKE MARY FLORIDA 32746  
LAKE MARY FL 32746

Statement Period: 01/01/2022 - 12/31/2022  
Participant ID: 24948258  
Plan: 150012-01

### What is my account balance?

**\$392,607.13**

As of 12/31/2022

### Where can I go for help?

**Website:** myrewards.jpmorganchase.com  
**Phone:** 1-866-JPMC401k  
**TTY:** 1-800-345-1833  
**Mail:** Empower  
P.O. Box 173764  
Denver, CO 80217-3764

### How has my account changed?

	<u>Total</u>
<b>Balance as of December 31, 2021</b>	<b>\$0.00</b>
Payroll Contributions	8,640.00
Additional Deposits	409,882.47
Loan Payments	391.34
Change in Value	-6,306.68
Account Withdrawals	-20,000.00
<b>Balance as of December 31, 2022</b>	<b>\$392,607.13</b>
Loan Balance as of December 31, 2022	\$19,712.45
Total Adjusted Balance as of December 31, 2022	\$412,319.58
<b>Vested Balance as of December 31, 2022</b>	<b>\$412,319.58</b>
Vesting information provided as of December 31, 2022	

### How will my future contributions be invested?

100% Target Date 2040 Fund



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## How is my account invested?

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Dividends /Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/ Shares</u>
Target Date 2040 Fund	0.00	418,913.81	-6,306.68		-20,000.00	392,607.13	17,666.862
<b>Totals</b>	<b>0.00</b>	<b>418,913.81</b>	<b>-6,306.68</b>		<b>-20,000.00</b>	<b>392,607.13</b>	

## How is my account being funded?

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Dividends /Change in Value</u>	<u>Withdrawals /Expenses /Transfers</u>	<u>Ending Balance</u>	<u>Percent Vested</u>	<u>Vested Balance</u>
Before-Tax	0.00	8,788.94	-69.14	-7,612.10	1,107.70	100%	1,107.70
401(K) Rollover	0.00	410,124.87	-6,237.54	-12,387.90	391,499.43	100%	391,499.43
<b>Totals</b>	<b>0.00</b>	<b>418,913.81</b>	<b>-6,306.68</b>	<b>-20,000.00</b>	<b>392,607.13</b>		<b>392,607.13</b>

## What is my loan information?

<u>Loan</u>	<u>Beginning Principal Balance</u>	<u>New Loans Issued</u>	<u>Interest Paid</u>	<u>Principal Paid</u>	<u>Total Payments</u>	<u>Distributed Loans</u>	<u>Ending Principal Balance</u>
24948258-1-A	0.00	20,000.00	103.79	287.55	391.34		19,712.45
<b>Totals</b>		<b>20,000.00</b>	<b>103.79</b>	<b>287.55</b>	<b>391.34</b>		<b>19,712.45</b>

## What activity took place this period?

	<u>Payroll Date</u>	<u>Effective Date</u>	<u>Dollar Amount</u>
<b>Deposits/Contributions</b>			
Payroll Contribution	Jan 15, 2022	Jan 14, 2022	325.00
Payroll Contribution	Jan 31, 2022	Jan 31, 2022	325.00
Payroll Contribution	Feb 15, 2022	Feb 15, 2022	325.00
Payroll Contribution	Feb 28, 2022	Feb 28, 2022	325.00
Payroll Contribution	Mar 15, 2022	Mar 15, 2022	325.00
Payroll Contribution	Mar 31, 2022	Mar 31, 2022	325.00
Payroll Contribution	Apr 15, 2022	Apr 18, 2022	325.00
Payroll Contribution	Apr 30, 2022	Apr 29, 2022	325.00
Payroll Contribution	May 15, 2022	May 13, 2022	325.00
Payroll Contribution	May 31, 2022	May 31, 2022	325.00
Payroll Contribution	Jun 15, 2022	Jun 15, 2022	325.00
Payroll Contribution	Jun 30, 2022	Jun 30, 2022	325.00
Payroll Contribution	Jul 15, 2022	Jul 15, 2022	325.00
Payroll Contribution	Jul 31, 2022	Jul 29, 2022	325.00
Payroll Contribution	Aug 15, 2022	Aug 15, 2022	325.00

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## What activity took place this period? (continued)

	<u>Payroll Date</u>	<u>Effective Date</u>	<u>Dollar Amount</u>
<b>Deposits/Contributions</b>			
Payroll Contribution	Aug 31, 2022	Aug 31, 2022	1,165.00
Payroll Contribution	Sep 15, 2022	Sep 15, 2022	325.00
Payroll Contribution	Sep 30, 2022	Sep 30, 2022	325.00
Payroll Contribution	Oct 15, 2022	Oct 14, 2022	325.00
Payroll Contribution	Oct 31, 2022	Oct 31, 2022	325.00
Payroll Contribution	Nov 15, 2022	Nov 15, 2022	325.00
Additional Deposit	- - -	Nov 22, 2022	409,882.47
Payroll Contribution	Nov 30, 2022	Nov 30, 2022	325.00
Payroll Contribution	Dec 15, 2022	Dec 15, 2022	325.00
Loan Payment	Dec 15, 2022	Dec 15, 2022	195.67
Payroll Contribution	Dec 31, 2022	Dec 30, 2022	325.00
Loan Payment	Dec 31, 2022	Dec 30, 2022	195.67
<b>Total Deposits/Contributions</b>			<b>418,913.81</b>

## Important information about the lifetime income illustration on the last page of your statement

The U.S. Department of Labor (DOL) requires the Plan to provide an illustration of the participant's account balance represented as a monthly lifetime income payment stream, which is based on specific financial assumptions, as detailed on the last page of this statement. Because this is an illustration only, actual monthly payments from an annuity product purchased in the market may be different. **Please note:** Annuities are not offered by the Plan.

Further, this illustration in this statement may differ from the retirement income projection using the tool from the 401(k) Savings Plan Web Center. That is because the retirement income projection tool considers factors such as health care costs, future contribution projections and earnings, Social Security and other income whereas the illustration in this statement does not.

## How have the investments in my plan performed?

*The Investment Code can be used when you request certain investment related transactions on the voice response system.*

*Current performance may be lower or higher than performance data shown. Performance data quoted represents past performance and is not a guarantee or prediction of future results. For performance data current to the most recent month-end, please visit My Rewards. The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost. The performance quoted is past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.*

*Investors should carefully consider the investment objectives, risks, fees and expenses before investing. For this and other important information please obtain the additional documents from the 401(k) Savings Plan Call Center or Web Center. Read them carefully before investing.*

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## How have the investments in my plan performed? (continued)

Investment Option	Investment Code	Average Annualized Total Return as of December 30, 2022					Inception /10 Year	Inception Date	Expense Ratio
		3 Month	YTD	1 Year	3 Year	5 Year			
<b>Target Date Funds</b>									
Target Date Income Fund <sup>2</sup>	3994	5.74	-13.58	-13.58	.42	2.41	3.88	Jul 2011	.04
Target Date 2025 Fund <sup>2</sup>	3987	6.64	-14.74	-14.74	1.22	3.22	5.85	Jul 2011	.04
Target Date 2030 Fund <sup>2</sup>	3988	7.71	-15.42	-15.42	1.83	3.74	6.57	Jul 2011	.03
Target Date 2035 Fund <sup>2</sup>	3989	8.69	-15.95	-15.95	2.52	4.27	7.18	Jul 2011	.03
Target Date 2040 Fund <sup>2</sup>	3990	9.47	-16.39	-16.39	2.99	4.65	7.63	Jul 2011	.03
Target Date 2045 Fund <sup>2</sup>	3991	10.08	-16.74	-16.74	3.48	5.00	7.83	Jul 2011	.02
Target Date 2050 Fund <sup>2</sup>	3992	10.19	-16.80	-16.80	3.46	4.99	7.82	Jul 2011	.02
Target Date 2055 Fund <sup>2</sup>	3993	10.19	-16.81	-16.81	3.45	4.98	6.56	Jan 2015	.02
Target Date 2060 Fund <sup>2</sup>	9313	10.18	-16.81	-16.81	N/A	N/A	4.70	Sep 2020	.02
Target Date 2065 Fund <sup>2</sup>	9314	10.18	-16.81	-16.81	N/A	N/A	4.72	Sep 2020	.02
<b>Cash Alternatives</b>									
Short-Term Fixed Income Fund	3970	.96	1.70	1.70	.91	1.47	1.01	Jan 2002	.00
<b>Bonds</b>									
Stable Value Fund	3969	.63	2.30	2.30	2.39	2.40	2.14	Jan 2002	.15
Government Inflation-Protected Bond Fund	3982	2.46	-11.52	-11.52	1.60	2.36	1.17	Jul 2003	.16
Core Bond Fund	3983	1.41	-11.92	-11.92	-1.59	.87	1.61	Jan 2005	.00
Intermediate Bond Fund	3971	2.19	-13.67	-13.67	-2.40	.42	1.46	Jan 2002	.18
High Yield Bond Fund	3972	4.24	-9.93	-9.93	-.16	2.27	3.87	Jan 2002	.31
<b>Domestic Equity</b>									
Large Cap Value Index Fund	3973	12.41	-7.55	-7.55	5.99	6.74	10.35	Jan 2002	.01
Large Cap Value Fund <sup>5</sup>	3979	12.12	-4.45	-4.45	7.66	7.37	10.97	Jan 2002	.29
S&P 500 Index Fund	3974	7.56	-18.10	-18.10	7.69	9.46	12.60	Jan 2002	.01
Large Cap Growth Index Fund	3975	2.20	-29.14	-29.14	7.82	10.99	14.11	Jan 2002	.01
Large Cap Growth Fund	3980	2.47	-33.46	-33.46	3.65	9.80	13.75	Jan 2002	.33
S&P MidCap 400 Index Fund <sup>3</sup>	3996	10.78	-13.08	-13.08	7.20	6.70	8.93	Nov 2015	.02
Small Cap Index Fund <sup>3</sup>	3977	6.26	-20.34	-20.34	3.17	4.23	9.17	Jan 2002	.01
Small Cap Core Fund <sup>3</sup>	3976	7.93	-18.55	-18.55	4.30	4.61	9.97	Jan 2002	.00
Small Cap Blend Fund <sup>3</sup>	3984	7.32	-24.01	-24.01	8.18	7.04	10.61	Jan 2005	.52
<b>International Equity</b>									
International Large Cap Value Fund <sup>4</sup>	3985	21.13	-7.34	-7.34	2.56	1.36	4.92	Jan 2005	.34
International Large Cap Index Fund <sup>4</sup>	3978	18.39	-13.88	-13.88	1.32	1.97	4.93	Jan 2002	.02
International Small Cap Index Fund <sup>4</sup>	3981	17.02	-20.56	-20.56	-.39	.47	6.56	Jan 2002	.04
<b>Emerging Market</b>									
Emerging Market Equity Index Fund <sup>1,4</sup>	3995	10.09	-20.39	-20.39	-2.96	-1.60	1.17	Jul 2011	.08
<b>Company Stock</b>									
JPMorgan Chase Common Stock Fund	5675	28.73	-12.28	-12.28	1.81	7.57	14.72	Jan 2002	.00

These returns and expense ratios are expressed as percentages. 3 year, 5 year and Inception/10 Year returns shown are annualized. For Inception/10 Year, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized. While the average annualized total returns are dated as of December 30, 2022, the last business day of the quarter, the returns are accrued through December 31, 2022.

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## How have the investments in my plan performed? (continued)

*On occasion, the name and/or objective of an investment may change. Investment decisions should not be based solely on the performance data contained herein. Although data is gathered from reliable sources, the completeness or accuracy of the data cannot be guaranteed.*

*Expense ratios shown on participant and plan level statements are gross expense ratios and do not include any applicable fee waivers or expense reimbursements, as do net expense ratios. The expense ratios may be based on a prior reporting period than those shown on the Plan's investment performance report. Gross annual expense ratios provided are the funds' total annual operating expense ratios for the 12 months ending September 30, 2022 and are rounded to the nearest basis point (one basis point equals 0.01%). There may be additional costs (such as fees or markups associated with brokerage or with alternative investment products selected by an investment manager) that reduce a particular fund's investment performance. The reported expense ratio does not include any transactional costs, which are also charged to the investment performance of the fund.*

*A ticker symbol is not available for those funds that are exempt from SEC registration.*

<sup>1</sup> *Equity securities of companies located in emerging markets involve greater risks than investing in more established markets including currency fluctuations, political developments and share illiquidity.*

<sup>2</sup> *A target date fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date (which is the assumed retirement date for an investor).*

<sup>3</sup> *Securities of small and mid-size companies may be more volatile than those of larger, more established companies.*

<sup>4</sup> *Foreign securities involve risks, such as currency fluctuations, economic changes and political developments. These risks may be heightened in emerging markets, which may also experience liquidity risk.*

<sup>5</sup> *If different than the gross expense ratio, the net expense ratio is less applicable fee waivers or expense reimbursements.*

This statement confirms transactions during the stated time period. You have an obligation to review all of the information carefully to confirm that we have acted on your instructions properly. You must notify Empower of any error within this statement as soon as possible. The actual benefits payable will be determined by the plan document that governs the operations of your plan. If you have any questions, inquiries or complaints concerning your benefits, please contact Empower.

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## -----An Important Message about Investing for Retirement & Diversification-----

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments may help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well may cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different risk tolerances. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Department of Labor website at [www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification](http://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification) for more information on individual investing and diversification.

## ----- An Important Message about the Lifetime Income Illustration -----

This statement provides you with information about how much monthly income you could collect at retirement based on your current account balance. The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee. Having this information now may help you plan how much money to save for your retirement.

Your account balance is \$412,267.87 as of December 31, 2022. Below are estimates of how much money you could receive each month if you were to receive payments in one of the following two payment forms:

1. A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs. If you receive payments in this form, we estimate you would receive \$2,511.75 per month starting at retirement.
2. A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life. If you receive payments in this form, we estimate you would receive \$2,122.87 per month starting at retirement and, after your death, your surviving spouse would receive \$2,122.87 per month.

An annuity with a lower survivor percentage may be available and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime but would decrease what your surviving spouse would receive after your death.

The following information is to help you understand these estimated monthly payments.

- The estimated monthly payments in this statement assume that your account balance is 100% vested and, if you have taken a loan from the plan and you are not in default, the loan has been fully repaid. This Lifetime Income Illustration is inclusive of loan balances that have not defaulted and been processed as a deemed distribution. Please note: Your statement balances above do not include the amount of any outstanding loan balance(s).

- The estimated monthly payments in this statement assume that payments begin December 31, 2022 and that you are 67 on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.

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- The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.
- The estimated monthly payments in this statement are based on an interest rate of 3.53%, which is the 10-year constant maturity U.S. Treasury securities yield rate as of December 1, 2022, as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.
- The estimated monthly payments in this statement are based on how long you and a spouse, who is assumed to be your age, are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.
- The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.
- The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts.
- Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

