

**JPMorgan Chase  
401(k) Savings Plan  
Prospectus**

January 1, 2019

## JPMorgan Chase 401(k) Savings Plan Prospectus

In connection with the offering of \$1 par value common stock of JPMorgan Chase & Co. under the 401(k) Savings Plan (the "Plan"), the following constitutes the prospectus meeting the requirements of Section 10(a) of the Securities Act relating to that common stock:

1. The information set forth in a document describing the Plan entitled ***Your Guide to Benefits at JPMorgan Chase***, which can be found on me@jpmc > Benefits & Rewards > Benefits & Rewards Home > Your Guide to Benefits (SPDs). You may request a copy of the above, at no cost, by calling the accessHR Contact Center.
2. The ***401(k) Savings Plan Investment Fund Profiles*** brochure as well as the **investment fund fact sheets** covering the JPMorgan Chase Common Stock Fund of the Plan found on the 401(k) Savings Plan Web Center or by contacting the Plan's Call Center.
3. Any other written documents delivered to participants updating or revising the information in (1) above. Those documents will contain a legend indicating that they constitute a part of the prospectus covering the common stock being offered as permitted by the Plan.
4. Each of the following documents filed by JPMorgan Chase & Co. with the Securities and Exchange Commission, which are incorporated by reference in the prospectus:
  - a. The most recent annual report on Form 10-K of JPMorgan Chase & Co.
  - b. All other reports filed by JPMorgan Chase & Co under Section 13(a) or 15(b) of the Securities Exchange Act since the end of the fiscal year covered by the annual report on Form 10-K referred to above
  - c. The description of the common stock contained in the JPMorgan Chase & Co. Registration Statement on Form 10 (File No. 1-5805), as amended, relating to the registration of common stock under Section 12(b) under the Securities Exchange Act.

You may request a copy of our above filings, at no cost, by calling or writing to the following:

Office of the Secretary  
JPMorgan Chase & Co.  
4 New York Plaza, 8<sup>th</sup> Floor  
Mail Code: NY1-E018  
New York, New York 10004  
Phone: 212-270-6000  
Email: [corporate.secretary@jpmchase.com](mailto:corporate.secretary@jpmchase.com)

The terms and conditions of this offer to you under the Plan are governed by the Plan. In connection with this prospectus, it is important to understand that it is not part of the summary plan description which it incorporates by reference. This prospectus has been prepared by JPMorgan Chase pursuant to the U.S. federal securities laws and not pursuant to the fiduciary obligations of Employee Retirement Income Security Act of 1974, as amended ("ERISA").

### Contact Information

*The 401(k) Savings Plan Web Center*

Access the 401(k) Savings Plan Web Center via [My Rewards](#) (or [myrewards.jpmorganchase.com](http://myrewards.jpmorganchase.com) from the Internet)

*The 401(k) Savings Plan Call Center*

If you have any questions about the 401(k) Savings Plan, please contact the 401(k) Savings Plan Call Center at 1-866-JPMC401k (1-866-576-2401), or 1-303-737-7204 if calling from outside the United States. (The TTY number is 1-800-345-1833.) Participant Services Representatives are available from 8 a.m. to 10 p.m. Eastern time, Monday through Friday, except New York Stock Exchange holidays.

*accessHR Contact Center*

To receive paper copies of *Your Guide to Benefits at JPMorgan Chase*, you can call the accessHR Contact Center at 1-877-JPMChase (1-877-576-2427) or 1-212-552-5100 if calling from outside the United States and speak with a Service Representative. Representatives are available Monday through Friday, from 8 a.m. to 8:30 p.m., Eastern time, except certain U.S. holidays.