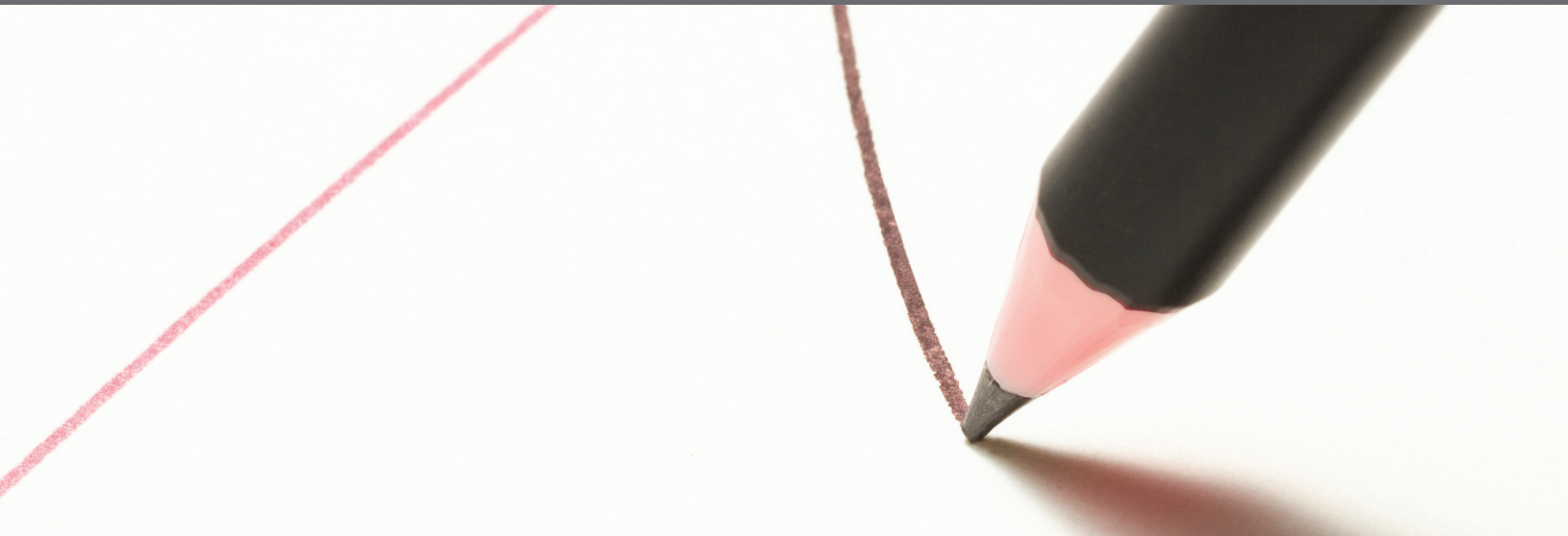


J.P.Morgan



Your Retirement Savings Enrollment Guide

STATS LLC Savings Plan



Congratulations and welcome to your employer sponsored retirement plan! Participating is one of the easiest and most effective ways to save for your retirement.

This guide will start you on the journey toward planning for the retirement you want. It outlines the key steps you need to take to begin saving.

Step 1: Choose to Save

Step 2: Determine How Much to Save

Step 3: Select Your Investments

Step 4: Enroll

But more than just identifying the steps, you'll learn why each one is important. And you'll also learn about some of the great resources that can help you along the way. Few things are as important as saving and investing for your future. Take this opportunity to start saving today!

Managing Your Account

After you have enrolled, to make changes to your account visit www.retirementlink.jpmorgan.com or call J.P. Morgan Retirement Plan Services at 1-855-JPM-PLAN. To speak with a representative between 8:30am and 8:00pm Eastern time, simply follow the prompts. You will need your social security number and personal identification number (PIN) to make changes.

The interactive voice response system is available 24 hours a day, seven days a week. The TDD number for participants with hearing impairments is 1-800-766-4952.

Step 1: Choose to Save

The benefit of tax-deferred savings (example)

	Contributing Before Tax	Contributing After Tax
Gross Pay	\$2,000	\$2,000
Minus Before-Tax Contributions	- \$100	\$0
Taxable Pay	\$1,900	\$2,000
Minus Estimated Tax Withholding from Paycheck	- \$285	- \$300
Minus After-Tax Contributions to Other Accounts	\$0	- \$100
Spendable Pay	\$1,615	\$1,600
Before-Tax Advantage	\$15	

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration assumes 15% federal income tax withholding. It doesn't account for Social Security, Medicare or other taxes.

This could be the easiest decision you'll ever make for one simple reason—tax benefits. You don't hear too many people talking about how they wish they had to pay more in taxes, do you?

Well, the good news is that enrolling in your Plan may have the opposite effect by lowering the current amount of taxes you pay and enabling you to potentially grow your retirement savings on a tax-deferred basis.

Step 2: Determine How Much to Save

Deciding how much to contribute to your employer-sponsored retirement Plan will have significant influence on how much you accumulate in your account over time.

Determining how much to contribute is not a decision you have to make alone. Your Plan's website offers powerful financial planning tools that may help you determine how much you need to contribute to reach your desired financial retirement goals.

The most important thing is to start saving right away because, as the table to the right illustrates, waiting even one year can make a big difference in the amount you could potentially have in your account when you retire.

The Cost of Waiting

Starting Age	Total Contributions Age 65	Account Value Age 65	Cost of Waiting One Year
25	\$48,000	\$199,149	\$12,731
26	\$46,800	\$186,418	
35	\$36,000	\$100,452	\$6,998
36	\$34,800	\$93,454	

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration shows how the number of years invested in the Plan could affect participant account values. It is not intended to depict the performance of any particular security or investment. It assumes monthly contributions of \$100, an annual 6% rate of return, retirement at age 65 and no withdrawals. Savings totals do not reflect any fees/expenses associated with your Plan. The accumulations shown above would be reduced if these fees had been deducted. Income taxes are due upon withdrawal. Rates of return may vary.

Step 3: Select Your Investments

Asset Allocation and Diversification

Asset allocation refers to how your Plan's investment options are divided up among different asset classes like stock funds, bond funds and cash alternatives. And each of those options has a different investment objective. Stocks typically aim for growth, bonds are generally designed to provide income, while cash equivalents are usually meant for protecting your existing account balance.

To have a well-allocated portfolio, you might consider investing a percentage of your contributions in each of those asset classes. By investing in a mix of the asset classes, you can help balance the risk and return characteristics of each. When one asset class is negatively affected, another asset class may be experiencing gains. Bonds, for example, may rise as stocks go down, and vice versa. Diversification relates to the different types of investments that fall within the asset class categories.⁵ For example, within the stock fund asset class, there are large-cap, mid-cap, small-cap and international stock funds. Each has different investment objectives and risk levels. Through diversification, you may be able to better withstand market volatility that may occur within a specific area. For example, if U.S. companies are experiencing a market decline, the international market may not be affected in the same way.

⁵ Diversification of an investment portfolio does not ensure a profit and does not protect against loss in declining markets.

Select a Target Date Fund Nearest to Your Anticipated Retirement Date

If available in your plan, target-date funds are designed for investors who hope to retire around a certain date—say, 2025—and don't want to fuss with changing their allocations of stocks, bonds and cash by themselves. Select a target date fund with the date that is nearest to your anticipated date of retirement. The fund managers will automatically rebalance the funds investment allocations to become more conservative over time as the target date gets closer. As with all investments, the principal value is not guaranteed.

Build Your Own Investment Portfolio

Choosing the investments that may put you on the right path toward your retirement goals doesn't have to be a challenge. In three easy steps, you can learn which investment choices may be right for you.

1. [Establish your retirement time horizon](#)
2. [Determine your risk tolerance](#)
3. [Identify your asset allocation](#)

By answering a few simple questions, you will have a good idea as to which investments may suit your needs.

My time horizon

1) What is your age?

- 65+ 0 pts.
- 55 to 64 2 pts.
- 40 to 54 4 pts.
- Under 40 6 pts.

2) Estimate how many years until you plan to retire and start withdrawing money from your account.

- 0 to 5 years 0 pts.
- 6 to 10 years 3 pts.
- 11 to 15 years 6 pts.
- 16 or more 8 pts.

TIME HORIZON TOTAL POINTS

My risk tolerance

3) When you think of "risk," which of the following words comes to mind first?

- Danger 0 pts.
- Uncertainty 1 pts.
- Opportunity 2 pts.
- Thrill 3 pts.

4) Imagine you were in a job where you could choose whether to be paid salary, commission or a mix of both. Which would you pick?

- All salary 0 pts.
- Mainly salary 1 pts.
- Equal mix 2 pts.
- Mainly commission 3 pts.
- All commission 5 pts.

5) Which of the following best describes your investing experience?

- I minimized the chance of losing any money over one year, even if it meant I limited my chance of growth over time (e.g. a portfolio with a more certain 2% return) 0 pts.
- I tolerated down markets to increase my chance of growth over time (e.g. a portfolio that might gain 10% but could lose 3%) 3 pts.
- I wasn't concerned about market ups and downs over one year and wanted the greatest opportunity for growth over time (e.g. a portfolio that might gain 20% but could lose 10%) 5 pts.

6) Have you ever borrowed money to make an investment (other than your home or car)?

- No 0 pts.
- Yes 3 pts.

7) When thinking about your retirement account, how do you react to market declines or fluctuations in the market?

- I get rid of all the stocks in my account 0 pts.
- I move to more conservative investments ... 1 pts.
- I do nothing 2 pts.
- I buy more stocks because their prices dropped 3 pts.

8) What degree of risk are you prepared to take with this portfolio going forward?

- None 0 pts.
- Little 1 pts.
- Some 2 pts.
- A lot 3 pts.

RISK TOLERANCE TOTAL POINTS

Turn to the next page to determine your asset allocation. ►

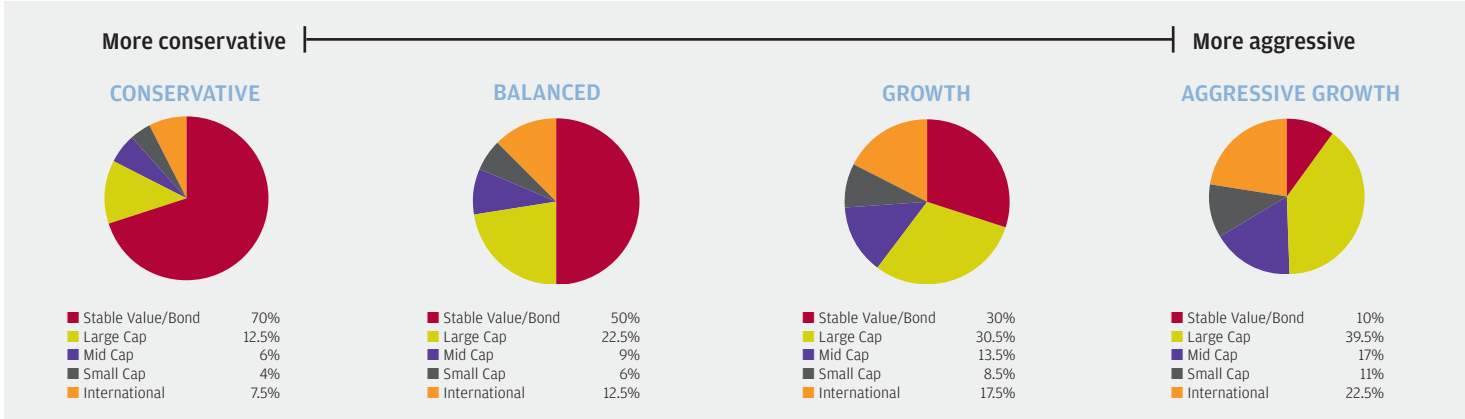
To determine your asset allocation, using your scores from the previous page, match your time horizon total points with your risk tolerance total points from the previous page in the **asset allocation** chart below.

		TIME HORIZON TOTAL POINTS			
		0 to 4	5 to 8	9 to 12	12 +
RISK TOLERANCE TOTAL POINTS	0 to 5	Conservative	Conservative	Conservative	Balanced
	6 to 10	Conservative	Balanced	Balanced	Growth
	11 to 15	Conservative	Balanced	Growth	Growth
	16 to 20	Conservative	Balanced	Growth	Aggressive Growth
	21 +	Balanced	Growth	Aggressive Growth	Aggressive Growth

Select Your Asset Allocation for Your Investment Portfolio

The following sample asset allocations may be considered as an aide to help you select investment options within your Plan that may be diversified and appropriate for your individual risk tolerance, time horizon, investment goals and objectives.

Match your results for Risk Tolerance and Time Horizon (Conservative, Balanced, Growth and Aggressive Growth) to the appropriate sample asset allocation below.



FOR ILLUSTRATIVE PURPOSES ONLY. Intended to illustrate possible investment portfolio allocations that represent an investment strategy based on risk and return. This is not intended as financial planning or investment advice.

Step 4: Get Started and Enroll Today!

AFTER REVIEWING YOUR ASSET ALLOCATION AND SELECTING YOUR INVESTMENT CHOICES, VISIT OUR WEBSITE **WWW.RETIEMENTLINK.JPMORGAN.COM**, OR CALL **1-855-JPM-PLAN** TO START SAVING IN THE PLAN. THE PLAN HIGHLIGHTS' SECTION OF THIS GUIDE ALSO HAS ADDITIONAL INFORMATION ABOUT YOUR PLAN.

STATS LLC Savings Plan Features and Highlights

Read these highlights to learn more about your Plan. If there are any discrepancies between this document and the Plan Document, the Plan Document will govern.

About the 401(k) Plan

A 401(k) plan is a retirement savings plan designed to allow eligible employees to supplement any existing retirement and pension benefits by saving and investing before-tax dollars through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn.

To the extent possible, your retirement savings plan is intended to comply with Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA). This means that if you direct the investment of your retirement savings plan accounts, plan fiduciaries, including your employer, may not be responsible for any losses relating to your investment choices. Because you are permitted to direct the investment of your retirement savings plan accounts, you are being provided with this information and the other enclosed materials to help you make informed investment decisions. Keep this information for future review when making changes in your investments. Please review all of the material provided to ensure that your current investment choices meet your personal objectives.

Eligibility Requirements

To enroll in the Plan, employees must meet the following criteria:

- Be age 21 or older
- Completed one month of service

Eligible employees may enroll the first day of each month.

The following employees are not eligible to participate in the Plan:

- Union employees
- Non-resident aliens

Enrollment

You will be automatically enrolled at 6% unless you select a different amount or sign a waiver on or after 30 days from your participation date.

2012 Contribution Limits

Combined maximum limit of 100% of your compensation or \$17,000, whichever is less for all retirement contributions.

Participants turning age 50 or older in 2012 may contribute an additional \$5,500.

Employer Contributions

Your Plan may contribute a discretionary match. This contribution will only apply to a participant's deferrals that do not exceed a dollar amount or percentage of included compensation that is determined by the employer.

Profit Sharing

Your Plan provides for a profit sharing contribution in an amount to be determined by your employer. To be eligible for this contribution into the Plan, employees must meet the following criteria:

- Completed at least 1,000 hours during the Plan year

Vesting Schedule

Vesting refers to the percentage of your account you are entitled to receive upon the occurrence of distributable events. Your contributions and any earnings are always 100% vested (including rollovers from previous employers).

The value of employer **matching** contributions to the Plan, and any earnings they generate, are vested as follows:

Years of Service	Vested Percentage of Employer Contributions
1 year	20%
2 years	40%
3 years	60%
4 years	80%
5 years	100%

The value of employer **profit sharing** contributions to the Plan, and any earnings they generate, are vested as follows:

Years of Service	Vested Percentage of Employer Contributions
1 year	0%
2 years	0%
3 years	100%

Investment Options¹

A wide array of core investment options is available through your Plan. Each option is explained in further detail in your Plan's fund sheets. Once you have enrolled, investment option information is also available through the website at

www.retirementlink.jpmorgan.com or by calling the Retirement Service Center toll free at **(855) JPM-PLAN**. The website and Voice Response System (VRS) are available to you 24 hours a day, seven days a week.²

Deferrals, Transfers and Allocation Changes

Use your Personal Identification Number³ (PIN) and Username to access the website, or you can use your Social Security number and PIN to access the VRS.

You can move all or a portion of your existing balances among investment options (subject to Plan rules) and change how your payroll contributions are invested.²

Rollovers

Only Plan administrator approved balances from an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan. Some Plans may only allow rollovers from other 401(k) plans.

Withdrawals

Qualifying distribution events are as follows:

- Retirement
- Financial hardship (as defined by the Internal Revenue Code and your Plan's provisions)
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Attainment of age 59½
- Death (your beneficiary receives your benefits)

Ordinary income tax will apply to each distribution. Distributions received prior to age 59½ may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Summary Plan Description for more information about distributions.

Plan Fees

Distribution Fees:

Benefit disbursement fee	\$15.00
Periodic payment setup fee	\$25.00

Quarterly periodic payment fee

- If frequency is annual or semiannual \$2.50
- If frequency is quarterly or monthly \$6.25

Investment Option Fees:

Each investment option has an investment management fee that varies by investment option. These fees are deducted by each investment option's management company before the daily price or performance is calculated. Fees pay for trading of securities within the investment options and other management expenses.

Funds may impose redemption fees on certain transfers, redemptions or exchanges. Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund prospectus and/or disclosure document. Funds are subject to the risks of the underlying funds.

There may be a recordkeeping or administrative fee for investing in certain investment options. Please see your Plan's website for more information.

Disclosure Statement attached to the Enrollment Form and also located on your Plan's website.

Loans

Your Plan allows you to borrow the lesser of \$50,000 or 50% of your total vested account balance. The minimum loan amount is \$1,000, and you have up to five years to repay your loan—up to 10 years if the money is used to purchase your primary residence. There is a \$100 origination fee for each loan that is deducted from the loan proceeds.

How Can I Get More Information?

Visit the website at www.retirementlink.jpmorgan.com or call the Retirement Service Center toll free at (855) JPM-PLAN for more information. The website provides information regarding your Plan, as well as financial education information, financial calculators and other tools to help you manage your account.

Please note: For more information on the investment options available in your plan, you may obtain digital copies of the prospectus on www.retirementlink.jpmorgan.com. Under the "Participant" tab, click on "Fund Documents" and insert your Plan ID 168011-01 in the "Online Prospectus" link.

1 All information contained on the website, in prospectuses, and in other investment option documents is offered in English. Please have this information translated for your understanding.

2 Access to Retirement Service Center and the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or VRS received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

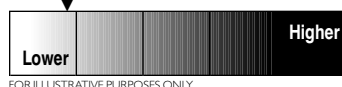
3 The account owner is responsible for keeping the assigned PIN confidential. Please contact a client service representative immediately if you suspect any unauthorized use.

Certain recordkeeping and administrative services for plans may be provided on behalf of J.P. Morgan Retirement Plan Services LLC (J.P. Morgan) by FASCore, LLC (FASCore). Securities transactions are effected by an affiliate of FASCore: GWFS Equities, Inc. (GWFS), a registered broker-dealer and member of FINRA. For transactions involving units of collective investment trusts GWFS is also a member of SIPC. GWFS and FASCore are independent entities and are not affiliated with J.P. Morgan. If retirement brokerages services are available in the Plan, those services are offered by Charles Schwab & Co, Inc. (SCHWAB). SCHWAB receives fees for providing these services and is not affiliated with J.P. Morgan, FASCore or GWFS.

JPMCB Stable Asset Income F

Fund Manager: JP Morgan
Period Ending: 08/31/2012
Fund Operating Expenses: 0.47%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

JPM-F_10

Investment Objective

SAIF is primarily comprised of investment contracts called benefit responsive wraps ("wrap contracts") that are issued by banks and insurance companies. The wrap contracts help to stabilize the value and returns of the fund. These contracts are backed by fixed income portfolios that primarily consist of U.S. Treasury, Agency, Investment Grade Corporates, Mortgage-Backed and Asset-Backed Securities.

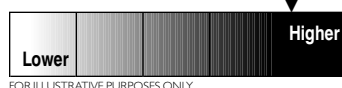
Risk and Return Investor Suitability Profile

This investment option can be an important part of a diversified portfolio. It is appropriate for the portion of a participant's investments for which a lower level of risk is desirable. The option may also be appropriate for those individuals who are approaching retirement and/or simply wish to take less risk in return for a stable, but potentially lower, rate of return.

American Funds EuroPacific Gr R5

Fund Manager: Team Managed
Period Ending: 08/31/2012
Fund Operating Expenses: 0.55000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

RERFX_10

Investment Objective ♦

The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally invests at least 80% of net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in countries with developing economies and/or markets.

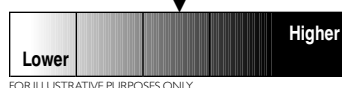
Risk and Return Investor Suitability Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Foreign funds involve special risks, including currency fluctuations and political developments.

BlackRock Equity Dividend A

Fund Manager: Anderson/Cassese/Shearer
Period Ending: 08/31/2012
Fund Operating Expenses: 1.04000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

MDDVX_10

Investment Objective ♦

The investment seeks long-term total return and current income. The fund invests primarily in a portfolio of equity securities. It normally invests at least 80% of assets in equity securities and at least 80% of assets in dividend paying securities. The fund may invest in securities of companies with any market capitalization, but will generally focus on large cap securities. It may invest up to 25% of total assets in securities of foreign issuers. The fund may invest in securities denominated in both U.S. dollars and non-U.S. dollar currencies. It may also invest in convertible securities and non-convertible preferred stock.

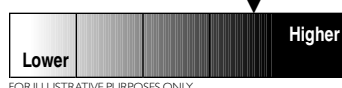
Risk and Return Investor Suitability Profile

Large-cap investments may be most appropriate for someone willing to accept market fluctuations in return for long-term capital growth. Stock investments tend to be more volatile than bond or money market investments.

Goldman Sachs Small Value Fund - A

Fund Manager: Team Managed
Period Ending: 08/31/2012
Fund Operating Expenses: 1.44000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

GSSMX_10

Investment Objective ♦

The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets plus any borrowings for investment purposes (measured at time of purchase) ("net assets") in a diversified portfolio of equity investments in small-cap issuers with public stock market capitalizations within the range of the market capitalization of companies constituting the Russell 2000® Value Index at the time of investment. Although it invests primarily in publicly traded U.S. securities, the fund may also invest in foreign securities, including securities of issuers in emerging countries and securities quoted in foreign currencies.

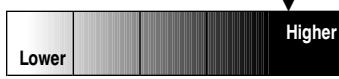
Risk and Return Investor Suitability Profile

Small-cap investments may be most appropriate for someone with a longer investment horizon, seeking long-term capital growth, and willing to accept larger market fluctuations. Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

Oppenheimer Real Estate Fund - A

Fund Manager: Wharmby/Westphal
 Period Ending: 08/31/2012
 Fund Operating Expenses: 1.50000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

OREAX_10

Investment Objective ♦

The investment seeks total return through investment in real estate securities. The fund invests at least 80% of its assets in common stocks and other equity securities of real estate companies. It considers a real estate company to be one that derives at least 50% of its revenues from, or invests at least 50% of its assets in, the ownership, construction, financing, management or sale of commercial, industrial or residential real estate. The fund primarily invests in real estate investment trusts ("REITs") but may also invest in real estate operating companies ("REOCs") and other real estate related securities. It is non-diversified.

Risk and Return Investor Suitability Profile

Specialty investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. Specialty funds that invest in a specific industry sector may be more volatile than funds with more diversified investments.

J P Morgan SmartRetirement Income Select

Fund Manager: Team Managed
 Period Ending: 08/31/2012
 Fund Operating Expenses: 0.78000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

JSRSX_10

Investment Objective ♦

The investment seeks current income and some capital appreciation. The fund is a "fund of funds" that invests in other J.P. Morgan funds (underlying funds), and is generally intended for investors who are retired or about to retire soon. It is designed to provide exposure to a variety of asset classes through investments in underlying funds, with an emphasis on fixed income funds over equity funds and other funds.

Risk and Return Investor Suitability Profile

This investment option may be most appropriate for someone whose highest priority is principal security and is willing to accept lower potential return. The investor may be approaching retirement, with a short time horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios.

J P Morgan SmartRetirement 2015 Select

Fund Manager: Team Managed
 Period Ending: 08/31/2012
 Fund Operating Expenses: 0.81000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

JSFSX_10

Investment Objective ♦

The investment seeks total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a fund of funds that invests in other J.P. Morgan Funds including fixed income funds, high yield and emerging markets debt funds, REIT funds, U.S. equity funds, international equity funds, commodities funds and money market funds. It may also invest directly in securities and other financial instruments, including derivatives. The adviser uses an asset allocation strategy designed for investors expecting to retire around the year 2015 (the "target retirement date").

Risk and Return Investor Suitability Profile

This investment option may be most appropriate for someone whose highest priority is principal security and is willing to accept lower potential return. The investor may be approaching retirement, with a short time horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios.

J P Morgan SmartRetirement 2020 Select

Fund Manager: Team Managed
 Period Ending: 08/31/2012
 Fund Operating Expenses: 0.84000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

JTTSX_10

Investment Objective ♦

The investment seeks total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a fund of funds that invests in other J.P. Morgan Funds including fixed income funds, high yield and emerging markets debt funds, REIT funds, U.S. equity funds, international equity funds, commodities funds and money market funds. It may also invest directly in securities and other financial instruments, including derivatives. The adviser uses an asset allocation strategy designed for investors expecting to retire around the year 2020 (the "target retirement date").

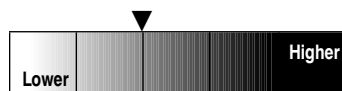
Risk and Return Investor Suitability Profile

This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns but with a preference for some principal security. The investor may be approaching retirement, with a short to medium time horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios.

J P Morgan SmartRetirement 2025 Select

Fund Manager: Team Managed
Period Ending: 08/31/2012
Fund Operating Expenses: 0.89000%

Potential Risk/Return Meter



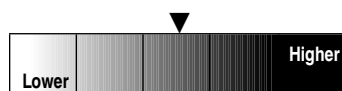
FOR ILLUSTRATIVE PURPOSES ONLY

JN5SX_10

J P Morgan SmartRetirement 2030 Select

Fund Manager: Team Managed
Period Ending: 08/31/2012
Fund Operating Expenses: 0.92000%

Potential Risk/Return Meter



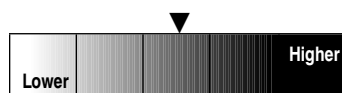
FOR ILLUSTRATIVE PURPOSES ONLY

JSM5X_10

J P Morgan SmartRetirement 2035 Select

Fund Manager: Team Managed
Period Ending: 08/31/2012
Fund Operating Expenses: 0.94000%

Potential Risk/Return Meter



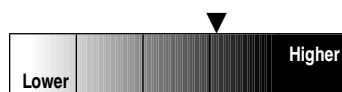
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SRJ5X_10

J P Morgan SmartRetirement 2040 Select

Fund Manager: Team Managed
Period Ending: 08/31/2012
Fund Operating Expenses: 0.94000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

SMT5X_10

Investment Objective ♦

The investment seeks total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a fund of funds that invests in other J.P. Morgan Funds including fixed income funds, high yield and emerging markets debt funds, REIT funds, U.S. equity funds, international equity funds, commodities funds and money market funds. It may also invest directly in securities and other financial instruments, including derivatives. The adviser uses an asset allocation strategy designed for investors expecting to retire around the year 2025 (the “target retirement date”).

Risk and Return Investor Suitability Profile

This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns but with a preference for some principal security. The investor may be approaching retirement, with a short to medium time horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios.

Investment Objective ♦

The investment seeks total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a fund of funds that invests in other J.P. Morgan Funds including fixed income funds, high yield and emerging markets debt funds, REIT funds, U.S. equity funds, international equity funds, commodities funds and money market funds. It may also invest directly in securities and other financial instruments, including derivatives. The adviser uses an asset allocation strategy designed for investors expecting to retire around the year 2030 (the “target retirement date”).

Risk and Return Investor Suitability Profile

This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a short, medium, or long time horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios.

Investment Objective ♦

The investment seeks total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a fund of funds that invests in other J.P. Morgan Funds including fixed income funds, high yield and emerging markets debt funds, REIT funds, U.S. equity funds, international equity funds, commodities funds and money market funds. It may also invest directly in securities and other financial instruments, including derivatives. The adviser uses an asset allocation strategy designed for investors expecting to retire around the year 2035 (the “target retirement date”).

Risk and Return Investor Suitability Profile

This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a short, medium, or long time horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios.

Investment Objective ♦

The investment seeks total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a fund of funds that invests in other J.P. Morgan Funds including fixed income funds, high yield and emerging markets debt funds, REIT funds, U.S. equity funds, international equity funds, commodities funds and money market funds. It may also invest directly in securities and other financial instruments, including derivatives. The adviser uses an asset allocation strategy designed for investors expecting to retire around the year 2040 (the “target retirement date”).

Risk and Return Investor Suitability Profile

This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a medium to long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios.

J P Morgan SmartRetirement 2045 Select

Fund Manager: Team Managed
Period Ending: 08/31/2012
Fund Operating Expenses: 0.94000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

JSASX_10

J P Morgan SmartRetirement 2050 Select

Fund Manager: Team Managed
Period Ending: 08/31/2012
Fund Operating Expenses: 0.94000%

Potential Risk/Return Meter



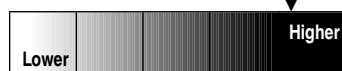
FOR ILLUSTRATIVE PURPOSES ONLY

JTSSX_10

Columbia Seligman Comm & Information A

Fund Manager: Team Managed
Period Ending: 08/31/2012
Fund Operating Expenses: 1.35000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

SE-CIN_10

MFS New Discovery A

Fund Manager: Wetherald
Period Ending: 08/31/2012
Fund Operating Expenses: 1.34000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

MNDAX_10

Investment Objective ♦

The investment seeks total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a fund of funds that invests in other J.P. Morgan Funds including fixed income funds, high yield and emerging markets debt funds, REIT funds, U.S. equity funds, international equity funds, commodities funds and money market funds. It may also invest directly in securities and other financial instruments, including derivatives. The adviser uses an asset allocation strategy designed for investors expecting to retire around the year 2045 (the "target retirement date").

Risk and Return Investor Suitability Profile

This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a medium to long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios.

Investment Objective ♦

The investment seeks total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a fund of funds that invests in other J.P. Morgan Funds including fixed income funds, high yield and emerging markets debt funds, REIT funds, U.S. equity funds, international equity funds, commodities funds and money market funds. It may also invest directly in securities and other financial instruments, including derivatives. The adviser uses an asset allocation strategy designed for investors expecting to retire around the year 2050 (the "target retirement date").

Risk and Return Investor Suitability Profile

This investment option is most appropriate for someone willing to weather market fluctuations in exchange for potentially higher long-term returns. The investor has a long investment horizon with at least fifteen years until retirement. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios.

Investment Objective ♦

The investment seeks capital appreciation. Under normal market conditions, the fund will invest at least 80% of its net assets (including the amount of any borrowings for investment purposes) in securities of companies operating in the communications, information and related industries. Accordingly, it invests in companies operating in the information technology and telecommunications sectors as well as those in the media industry. The fund may invest up to 25% of its net assets in foreign investments.

Risk and Return Investor Suitability Profile

Specialty investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. Specialty funds that invest in a specific industry sector may be more volatile than funds with more diversified investments.

Investment Objective ♦

The investment seeks capital appreciation. The fund normally invests the assets primarily in equity securities. It focuses on investing the fund's assets in the stocks of companies the adviser believes to have above average earnings growth potential compared to other companies (growth companies). The fund may invest in companies of any size, while generally focusing on companies with small capitalizations. It may invest the fund's assets in foreign securities.

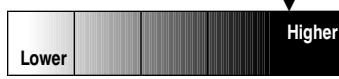
Risk and Return Investor Suitability Profile

Small-cap investments may be most appropriate for someone with a longer investment horizon, seeking long-term capital growth, and willing to accept larger market fluctuations. Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

MFS International Value R3

Fund Manager: Stone/Wiener
 Period Ending: 08/31/2012
 Fund Operating Expenses: 1.27000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

MINGX_10

Investment Objective ♦

The investment seeks capital appreciation. The fund normally invests assets primarily in foreign equity securities, including emerging-market equity securities. It may invest a relatively high percentage of the fund's assets in a single country, a small number of countries, or a particular geographic region. The fund focuses on investing assets in the stocks of companies that it believes are undervalued compared to their perceived worth.

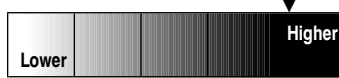
Risk and Return Investor Suitability Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Foreign funds involve special risks, including currency fluctuations and political developments.

Oppenheimer Developing Market Fund - A

Fund Manager: Leverenz
 Period Ending: 08/31/2012
 Fund Operating Expenses: 1.30000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

ODMAX_10

Investment Objective ♦

The investment seeks capital appreciation aggressively. The fund mainly invests in common stocks of issuers in emerging and developing markets throughout the world and may invest up to 100% of total assets in foreign securities. It normally invests at least 80% of net assets, plus borrowings for investment purposes, in equity securities of issuers whose principal activities are in at least three developing markets. The fund primarily invests in companies with high growth potential.

Risk and Return Investor Suitability Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. 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.

RidgeWorth Small Cap Value Equity A

Fund Manager: Barner
 Period Ending: 08/31/2012
 Fund Operating Expenses: 1.53000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

SASVX_10

Investment Objective ♦

The investment seeks to provide capital appreciation, and current income is as a secondary consideration. The fund invests at least 80% of net assets (plus any borrowings for investment purposes) in U.S. traded equity securities of small cap companies. U.S. traded equity securities may include American Depositary Receipts ("ADRs"). The subadviser considers small-capitalization companies to be companies with market capitalizations between \$50 million and \$3 billion or with market capitalizations similar to those of companies in the Russell 2000® Value Index.

Risk and Return Investor Suitability Profile

Small-cap investments may be most appropriate for someone with a longer investment horizon, seeking long-term capital growth, and willing to accept larger market fluctuations. Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

Oppenheimer Global Fund A

Fund Manager: Bhaman
 Period Ending: 08/31/2012
 Fund Operating Expenses: 1.16000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

OP-GLB_10

Investment Objective ♦

The investment seeks capital appreciation. The fund invests mainly in common stock of U.S. and foreign companies. It can invest without limit in foreign securities and can invest in any country, including countries with developing or emerging markets. However, the fund currently emphasizes its investments in developed markets such as the United States, Western European countries and Japan. It does not limit its investments to companies in a particular capitalization range, but primarily invests in mid- and large-cap companies. The fund normally will invest in at least three countries (one of which may be the United States).

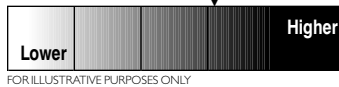
Risk and Return Investor Suitability Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Foreign funds involve special risks, including currency fluctuations and political developments.

Nuveen Mid Cap Index - A

Fund Manager: French/Friar
 Period Ending: 08/31/2012
 Fund Operating Expenses: 0.76000%

Potential Risk/Return Meter



FDXAX_10

Investment Objective ♦

The investment seeks to provide investment results that correspond to the performance of the Standard & Poor's MidCap 400® Index. The fund generally invests at least 90% of its net assets, plus the amount of any borrowings for investment purposes, in common stocks included in the S&P MidCap 400 Index. It will attempt to achieve a correlation between the performance of its portfolio and that of the S&P MidCap 400 Index of at least 95%, without taking into account expenses of the fund. The fund may invest in stock index futures contracts, options on stock indices, and options on stock index futures ("derivatives") on the S&P MidCap 400 Index. The S&P MidCap 400 Index is an unmanaged, market-weighted index that consists of 400 U.S. companies that have market capitalization from \$1 billion to \$5 billion representing about 7% of the total U.S. equities market.

Risk and Return Investor Suitability Profile

Mid-cap investments may be most appropriate for someone seeking higher potential returns over time and willing to weather market downturns. Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.

Prudential Jennison Mid Cap Growth A

Fund Manager: Mullman
 Period Ending: 08/31/2012
 Fund Operating Expenses: 1.09000%

Potential Risk/Return Meter



PEEAX_10

Investment Objective ♦

The investment seeks long-term capital appreciation. The fund normally invests at least 80% of assets in equity and equity-related securities of medium-sized companies with the potential for above-average growth.

Risk and Return Investor Suitability Profile

Mid-cap investments may be most appropriate for someone seeking higher potential returns over time and willing to weather market downturns. Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.

JPMorgan Large Cap Growth Select

Fund Manager: Devulapally/Jones
 Period Ending: 08/31/2012
 Fund Operating Expenses: 0.96000%

Potential Risk/Return Meter



SEEGX_10

Investment Objective ♦

The investment seeks long-term capital appreciation and growth of income by investing primarily in equity securities. The fund normally invests at least 80% of assets in equity securities of large companies with market capitalizations equal to those within the universe of the Russell 1000® Growth Index at the time of purchase. It invests in common stocks of companies with a history of above-average growth or companies expected to enter periods of above-average growth.

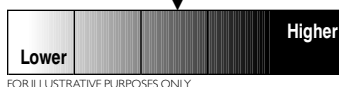
Risk and Return Investor Suitability Profile

Large-cap investments may be most appropriate for someone willing to accept market fluctuations in return for long-term capital growth. Stock investments tend to be more volatile than bond or money market investments.

JPMorgan US Equity Sel

Fund Manager: Team Managed
 Period Ending: 08/31/2012
 Fund Operating Expenses: 0.79000%

Potential Risk/Return Meter



JUESX_10

Investment Objective ♦

The investment seeks to provide high total return from a portfolio of selected equity securities. The fund invests at least 80% of assets in equity securities of U.S. companies. It primarily invests in large- and medium-capitalization U.S. companies, but it may also invest up to 20% of assets in common stocks of foreign companies, including depositary receipts. Sector by sector, the fund's weightings are similar to those of the S&P 500 Index. Within each sector, the fund focuses on those equity securities that it considers most undervalued and seeks to outperform the S&P 500 through superior stock selection.

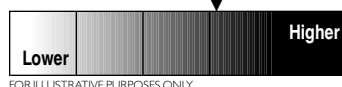
Risk and Return Investor Suitability Profile

Large-cap investments may be most appropriate for someone willing to accept market fluctuations in return for long-term capital growth. Stock investments tend to be more volatile than bond or money market investments.

Victory Established Value A

Fund Manager: Graff/Conners/Miller
 Period Ending: 08/31/2012
 Fund Operating Expenses: 1.08000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

VETAX_10

Investment Objective ♦

The investment seeks long-term capital growth by investing primarily in common stocks. The fund pursues its investment objective by investing, under normal circumstances, at least 80% of its net assets in equity securities of companies with market capitalizations, at the time of purchase, within the range of companies comprising the Russell MidCap® Value Index. It may invest a portion of its assets in American Depository Receipts. The adviser seeks to invest in the stock of companies that are expected to benefit from either macroeconomic or company-specific factors, and that are attractively priced relative to their fundamentals.

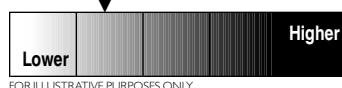
Risk and Return Investor Suitability Profile

Mid-cap investments may be most appropriate for someone seeking higher potential returns over time and willing to weather market downturns. Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.

PIMCO Real Return Instl

Fund Manager: Worah
 Period Ending: 08/31/2012
 Fund Operating Expenses: 0.45000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

PRRIX_10

Investment Objective ♦

The investment seeks maximum real return, consistent with preservation of capital and prudent investment management. The fund normally invests at least 80% of its net assets in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, their agencies or instrumentalities, and corporations, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements. It invests primarily in investment grade securities, but may invest up to 10% of its total assets in high yield securities ("junk bonds") rated B or higher. The fund is non-diversified.

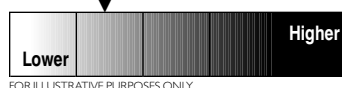
Risk and Return Investor Suitability Profile

Bond investments may be most appropriate for someone seeking higher potential income than with a money market or stable value investment. The investor may desire to balance more aggressive investments with one providing potentially steady income. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

PIMCO Total Return Fund - Admin

Fund Manager: Gross
 Period Ending: 08/31/2012
 Fund Operating Expenses: 0.71000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

PI-TRT_10

Investment Objective ♦

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund normally invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of its total assets in high yield securities ("junk bonds") rated B or higher by Moody's, or equivalently rated by S&P or Fitch, or, if unrated, determined by PIMCO to be of comparable quality.

Risk and Return Investor Suitability Profile

Bond investments may be most appropriate for someone seeking higher potential income than with a money market or stable value investment. The investor may desire to balance more aggressive investments with one providing potentially steady income. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

Vanguard 500 Index Signal

Fund Manager: Buek
 Period Ending: 08/31/2012
 Fund Operating Expenses: 0.05000%

Potential Risk/Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

VIFSX_10

Investment Objective ♦

The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. It attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The S&P 500 Index is an unmanaged, market-weighted index that consists of the 500 largest publicly traded companies and is considered representative of the broad U.S. stock market.

Risk and Return Investor Suitability Profile

Large-cap investments may be most appropriate for someone willing to accept market fluctuations in return for long-term capital growth. Stock investments tend to be more volatile than bond or money market investments.

For more complete information about any of the mutual funds available within the retirement plan, please call 855-JPM-PLAN. Investors should carefully consider the investment objectives, risks, charges and expenses of the funds. Please carefully read the prospectus, which contains this and other important information, before you invest or send money.

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- ◆ Not a Deposit. Not FDIC Insured. Not Bank Guaranteed. Funds May Lose Value. Not Insured by Any Federal Government Agency.

A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of a fund will generally be less than its benchmark index. You cannot invest directly in a benchmark index.

Funds may impose redemption fees, and/or transfer restrictions, on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. For more information, please refer to the fund's prospectus and/or disclosure documents.

Holdings and composition of holdings are subject to change. Due to rounding or other factors, asset allocations and/or largest holdings may not equal 100.0%

The expense ratio shown is net of any fee waivers or expense reimbursements.

Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund prospectus and/or disclosure document. Funds are subject to the risks of the underlying funds.

The date in a Target Date Fund represents an approximate date when an investor would expect to start withdrawing their money or when an investor expects to retire. The principal value of the funds is not guaranteed at any time, including the target date.

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Securities products and services are offered by registered representatives of J.P. Morgan Institutional Investments Inc. Member FINRA/SIPC. J.P. Morgan Retirement Plan Services LLC, JPMorgan Chase Bank, N.A., and J.P. Morgan Institutional Investments Inc. are affiliates of JPMorgan Chase & Co.

Bond funds have the same interest rate, inflation, and credit risks that are associated with the underlying investments owned by the Fund. Interest rate risk means that as interest rates rise, the prices of bonds will generally

fall, and vice versa. Inflation risk is the risk that the rate of return on an investment may not outpace the rate of inflation. Credit risk is the risk that issuers and counterparties will not make payments on securities and investments held by the Fund.

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Use black or blue ink when completing this form. For questions regarding this form, contact Service Center at 1-855-576-7526.

168011-01 STATS LLC Savings Plan

A Participant Information				
Social Security Number		Account Extension		<i>Account extension identifies funds transferred to a beneficiary due to death, alternate payee due to divorce or a participant with multiple accounts.</i>
				/ /
Last Name		First Name	M.I.	Date of Birth ()
Street Address				Personal Phone Number ()
City		State	Zip Code	Work Phone Number
Email Address				<input type="checkbox"/> Married <input type="checkbox"/> Unmarried

B Primary Beneficiary Designation (Attach an additional sheet to name additional beneficiaries.)				
If I am married, my Plan requires my spouse as primary beneficiary for 100% or my spouse consents to my beneficiary designation.				
%				/ /
% of Account Balance	Primary Beneficiary Name	Relationship	Social Security Number	Date of Birth
%				/ /
% of Account Balance	Primary Beneficiary Name	Relationship	Social Security Number	Date of Birth
%				/ /
% of Account Balance	Primary Beneficiary Name	Relationship	Social Security Number	Date of Birth

Contingent Beneficiary Designation				
%				/ /
% of Account Balance	Contingent Beneficiary Name	Relationship	Social Security Number	Date of Birth
%				/ /
% of Account Balance	Contingent Beneficiary Name	Relationship	Social Security Number	Date of Birth
%				/ /
% of Account Balance	Contingent Beneficiary Name	Relationship	Social Security Number	Date of Birth

C Signatures and Consent	
Participant Consent	
<p>I have completed, understand and agree to all pages of this Beneficiary Designation form. Subject to and in accordance with the terms of the Plan, I am making the above beneficiary designations for my vested account in the event of my death. If I have more than one primary beneficiary, the account will be divided as specified. If a primary beneficiary predeceases me, his or her benefit will be allocated to the surviving primary beneficiaries. Contingent beneficiaries will receive a benefit only if there is no surviving primary beneficiary, as specified. If a contingent beneficiary predeceases me, his or her benefit will be allocated to the surviving contingent beneficiaries. If I fail to designate beneficiaries, amounts will be paid pursuant to the terms of the Plan or applicable law. This designation is effective upon execution and delivery to Service Center. If any information is missing, additional information may be required prior to recording my designation.</p> <p>This designation supersedes all prior designations. Beneficiaries will share equally if percentages are not provided and any amounts unpaid upon death will be divided equally. Primary and contingent beneficiaries must separately total 100% in whole percentages.</p> <p>I understand that Service Center is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury ("OFAC"). As a result, Service Center cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. For more information, please access the OFAC Web site at: http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx.</p> <p>Important Notice: In accordance with ERISA and/or Plan Document, if I am married and I elect a primary beneficiary other than my spouse or in addition to my spouse, my spouse must consent by signing the Spousal Consent section of this form.</p> <p>Any person who presents false or fraudulent information is subject to criminal and civil penalties.</p>	
Participant Signature _____	Date (Required) _____



Last Name

First Name

M.I.

Social Security Number

Number

Spousal Consent**Dates of the participant's spouse signature and notarization must match.**

I, (name of spouse) _____, the current spouse of the participant, hereby voluntarily consent to the participant's primary beneficiary designation above and understand its effect. I understand that my spouse's beneficiary designation means that I will not receive 100% of his or her vested account balance under the Plan and that my spouse's election is not valid unless I consent to it. I understand that by consenting to the beneficiary designation, I give up my right to a qualified survivor annuity. I hereby voluntarily consent to the primary beneficiary(ies) named on the previous page. I understand that my consent is irrevocable unless my spouse revokes the waiver election, changes the beneficiary designation, or designates me to receive 100% of his or her vested account balance.

Spouse Signature _____ Date (Required) _____

Witness of Spouse's Signature

The spouse's signature must be witnessed by a Notary Public.

Statement of Notary **NOTE: Notary seal must be visible.**

State of _____) The consent to this request was subscribed and sworn (*or affirmed*)
to before me on this _____ day of _____, year _____, by

)ss. **(name of spouse)** _____

County of _____) proved to me on the basis of satisfactory evidence to be the person who
appeared before me, who affirmed that such consent represents his/her free
and voluntary act.

SEAL

Notary Public Signature _____ My commission expires _____

D Mailing Instructions**Participant forward to Service Center**

Retirement Service Center
Regular Mail:
PO Box 173764
Denver, CO 80217-3764

Phone: 1-855-576-7526

Fax: 1-866-745-5766

Website:
www.retirementlink.jpmorgan.com

Express Mail:

8515 E. Orchard Road
Greenwood Village, CO 80111

Certain recordkeeping and administrative services for plans may be provided on behalf of J.P. Morgan Retirement Plan Services LLC (J.P. Morgan) by FASCore, LLC (FASCore). Securities transactions are effected by an affiliate of FASCore: GWFS Equities, Inc. (GWFS), a registered broker-dealer and member of FINRA. For transactions involving units of collective investment trusts GWFS is also a member of SIPC. GWFS and FASCore are independent entities and are not affiliated with J.P. Morgan. If retirement brokerages services are available in the Plan, those services are offered by Charles Schwab & Co, Inc. (Schwab). Schwab receives fees for providing these services and is not affiliated with J.P. Morgan, FASCore or GWFS.

Incoming Direct Rollover Election

STATS LLC Savings Plan

168011-01

Participant Information

Last Name	First Name	MI	Social Security Number
Address - Number & Street			E-Mail Address
City	State	Zip Code	Mo Day Year
()	Daytime Phone		Date of Birth

Direct Rollover Information

Current Plan Administrator must authorize by signing in the Required Signatures section.

I am choosing a:

- Direct rollover from a:
 - Qualified 401(a) plan (Profit Sharing, ESOP or Money Purchase)
 - Qualified 401(k) plan
 - Traditional IRA
 - 403(b) plan
 - Governmental 457(b) plan

Previous Provider Information:

Company Name	Account Number
Mailing Address	()
City/State/Zip Code	Phone Number

Previous provider must complete:

Employer/employee before-tax contributions and earnings: \$ _____

After-tax contributions, if any: \$ _____

Note: Unless otherwise indicated, all amounts received will be considered employee before-tax contributions and earnings.

Amount of Direct Rollover: \$ _____ (Enter approximate amount if exact amount is not known.)



Incoming Direct Rollover Election

Last Name	First Name	MI	Social Security Number
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Investment Option Information - Please refer to your marketing communication materials for investment option designations.

I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information.

Select either existing ongoing allocations (A) or your own investment options (B).

(A) Existing Ongoing Allocations

I wish to allocate this rollover the same as my existing ongoing allocations.

(B) Select Your Own Investment Options

Please Note: For automatic dollar-cost averaging, access our Web site after funds have been received.

INVESTMENT OPTION				INVESTMENT OPTION			
NAME	TICKER	CODE	%	NAME	TICKER	CODE	%
J.P.Morgan SmartRetirement Income Select	JSRSX	JSRSX	___	Columbia Seligman Comm & Information A	SLMCX	SE-CIN	___
J P Morgan SmartRetirement 2015 Select	JSFSX	JSFSX	___	Goldman Sachs Small Value Fund - A	GSSMX	GSSMX	___
J P Morgan SmartRetirement 2020 Select	JTTSX	JTTSX	___	MFS New Discovery A	MNDAX	MNDAX	___
J P Morgan SmartRetirement 2025 Select	JNSSX	JNSSX	___	RidgeWorth Small Cap Value Equity A	SASVX	SASVX	___
J P Morgan SmartRetirement 2030 Select	JSMSX	JSMSX	___	Nuveen Mid Cap Index - A	FDXAX	FDXAX	___
J P Morgan SmartRetirement 2035 Select	SRJSX	SRJSX	___	Prudential Jennison Mid Cap Growth A	PEEAX	PEEAX	___
J P Morgan SmartRetirement 2040 Select	SMTSX	SMTSX	___	Victory Established Value A	VETAX	VETAX	___
J P Morgan SmartRetirement 2045 Select	JSASX	JSASX	___	BlackRock Equity Dividend A	MDDVX	MDDVX	___
J P Morgan SmartRetirement 2050 Select	JTSSX	JTSSX	___	JPMorgan Large Cap Growth Select	SEEGX	SEEGX	___
American Funds EuroPacific Gr R5	RERFX	RERFX	___	JPMorgan US Equity Sel	JUESX	JUESX	___
MFS International Value R3	MINGX	MINGX	___	Vanguard 500 Index Signal	VIFSX	VIFSX	___
Oppenheimer Developing Markets A	ODMAX	ODMAX	___	PIMCO Real Return Instl	PRRIX	PRRIX	___
Oppenheimer Global Fund A	OPPAX	OP-GLB	___	PIMCO Total Return Fund - Admin	PTRAX	PI-TRT	___
Oppenheimer Real Estate A	OREAX	OREAX	___	JPMCB Stable Asset Income F	JPM-F	JPM-F	___
MUST INDICATE WHOLE PERCENTAGES							= 100%

Participant Acknowledgements

General Information - I understand that only certain types of distributions are eligible for rollover treatment and that it is solely my responsibility to ensure such eligibility. By signing below, I affirm that the funds I am rolling over are in fact eligible for such treatment.

I authorize these funds to be rolled over into my employer's Plan and to be invested according to the information specified in the Investment Option Information section.

If the investment option information is missing or incomplete, I authorize Service Center to allocate the direct rollover assets ("assets") the same as my ongoing contributions (if I have an account established) or to the default investment option selected by my Plan (if I do not have an account established). If no default investment option is selected, the funds will be returned to the payor as required by law. If my assets are received more than 180 calendar days after Service Center receives this Incoming Direct Rollover Election form (this "form"), I authorize Service Center to allocate all monies received the same as my ongoing allocation election on file with Service Center. I understand I must call 1-855-576-7526 or access the Web site in order to make changes or transfer monies from the default investment option. The funds will be invested on the day this completed form and the funds are received, so long as they were received prior to the close of the New York Stock Exchange. If this form and the funds are received after close of the New York Stock Exchange, I understand that my request will be processed on the next business day. I understand that this completed form must be received by Service Center at the address below.

I understand that the current Custodian/Provider may require that I furnish additional information before processing the transaction requested on this form, and Service Center is not responsible for determining the status of any transaction that I have requested. It is entirely my responsibility to provide the current Custodian/Provider with any information that they may require, and/or to notify Service Center of any information that the current Custodian/Provider may wish to obtain in order to effect the transaction.

Incoming Direct Rollover Election

Last Name

First Name

MI

Social Security Number

Withdrawal Restrictions - I understand that the Internal Revenue Code and/or my employer's Plan Document may impose restrictions on direct rollovers and/or distributions. I understand that I must contact the Plan Administrator, if applicable, to determine when and/or under what circumstances I am eligible to receive distributions or make direct rollovers.

Investment Options - I understand that by signing and submitting this form for processing, I am requesting to have investment options established under the Plan as specified on the first page of this form. I understand and agree that this account is subject to the terms of the Plan Document. I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, disclosure documents and Fund Profile sheets, have been made available to me and I understand the risks of investing.

Account Corrections - I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which I communicate within 90 calendar days of the last calendar quarter. After this 90 days, account information shall be deemed accurate and acceptable to me. If I notify Service Center of an error after this 90 days, the correction will only be processed from the date of notification forward and not on a retroactive basis.

Payment Instructions

Make check payable to:
Orchard Trust Company, LLC

Include the following information on the check:
Participant Name, Social Security Number,
Plan Number, Plan Name

Wire instructions:

Account of: Orchard Trust Company, LLC
Bank: US Bank
Account no: 103690281532
Routing transit no: 102000021
Attention: Financial Control
Reference: Participant Name, Social Security Number,
Plan Number, Plan Name

**Regular mail address for the
check and form (if mailed together):**
Orchard Trust Company, LLC
PO Box 561432
Denver, CO 80256

**Overnight mail address for the
check and form (if mailed together):**
US Bank
Lockbox # 561432
10035 East 40th Avenue Suite 100
Denver, CO 80238
Contact: Retirement Service Center
Phone: 1-855-576-7526

If sending the "form" only, please fax to 1-866-745-5766 or follow mailing instructions above. Please remember that this form needs to arrive prior to or at the same time the funds arrive to invest according to the allocations on this form.

Incoming Direct Rollover Election

_____	_____	_____	_____
Last Name	First Name	MI	Social Security Number

Required Signatures - My signature indicates that I have read, understand the effect of my election and agree to all pages of this Incoming Direct Rollover Election form. I affirm that all information provided is true and correct. I understand that Service Center is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury ("OFAC"). As a result, Service Center cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. For more information, please access the OFAC Web site at: <http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx>.

_____	_____
Participant Signature	Date

I acknowledge and agree that the Plan Administrator for the Previous Employer's Plan is released from and the Plan Administrator for the Current Employer's Plan shall assume all obligations associated with any amounts under this Incoming Direct Rollover Election form.

_____	_____
Authorized Plan Administrator Signature For Current Employer's Plan	Date

Participant forward to Plan Administrator/Trustee
Plan Administrator forward or fax as shown above
in the Payment Instructions section

For more complete information about any of the investment options available within the retirement plan, please call 1-855-JPM-PLAN. Investors should carefully consider the investment objectives, risks, charges and expenses of these options. Please carefully read the prospectus, which contains this and other important information, before you invest or send money.

Investment return and principal value of security investments will fluctuate. The value at the time of redemption may be more or less than original cost. Past performance is no guarantee of future results.

Certain recordkeeping and administrative services for plans may be provided on behalf of J.P. Morgan Retirement Plan Services LLC (J.P. Morgan) by FASCore, LLC (FASCore). Securities transactions are effected by an affiliate of FASCore: GWFS Equities, Inc. (GWFS), a registered broker-dealer and member of FINRA. For transactions involving units of collective investment trusts GWFS is also a member of SIPC. GWFS and FASCore are independent entities and are not affiliated with J.P. Morgan. If retirement brokerages services are available in the Plan, those services are offered by Charles Schwab & Co., Inc. (Schwab). Schwab receives fees for providing these services and is not affiliated with J.P. Morgan, FASCore or GWFS.

J.P. Morgan Retirement Plan Services LLC and its affiliates and agents may receive compensation with respect to plan investments, including, but not limited to, sub-transfer agent, recordkeeping, shareholder servicing, 12b-1 or other revenue-sharing fees.

Diversification does not assure a profit nor does it protect against loss of principal. Diversification among investment options and asset classes may help to reduce overall volatility.

This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for investment, accounting, legal or tax advice.

Certain recordkeeping and administrative services for plans may be provided on behalf of J.P. Morgan Retirement Plan Services LLC (J.P. Morgan) by FASCore, LLC (FASCore). Securities transactions are effected by an affiliate of FASCore: GWFS Equities, Inc. (GWFS), a registered broker-dealer and member of FINRA. For transactions involving units of collective investment trusts GWFS is also a member of SIPC. GWFS and FASCore are independent entities and are not affiliated with J.P. Morgan. If retirement brokerages services are available in the Plan, those services are offered by Charles Schwab & Co, Inc. (SCHWAB). SCHWAB receives fees for providing these services and is not affiliated with J.P. Morgan, FASCore or GWFS.

Neither JPMorgan Chase & Co. nor its subsidiaries or affiliates provide tax, legal, accounting and/or investment advice. Please consult your tax advisor or attorney for such guidance.

The information presented is for educational purposes only and should not be construed as investment advice. Other investment alternatives having similar risk and return characteristics may be available under the plan. Information on investment alternatives may be obtained by calling 1-855-JPM-PLAN. In applying particular asset allocation models to a particular situation, plan participants should consider other assets, income and investments (e.g., equity in a home, IRA investments, savings accounts and interests in other qualified and nonqualified plans) in addition to your interests in the plan.