

YOU INVESTSM

by J.P.Morgan

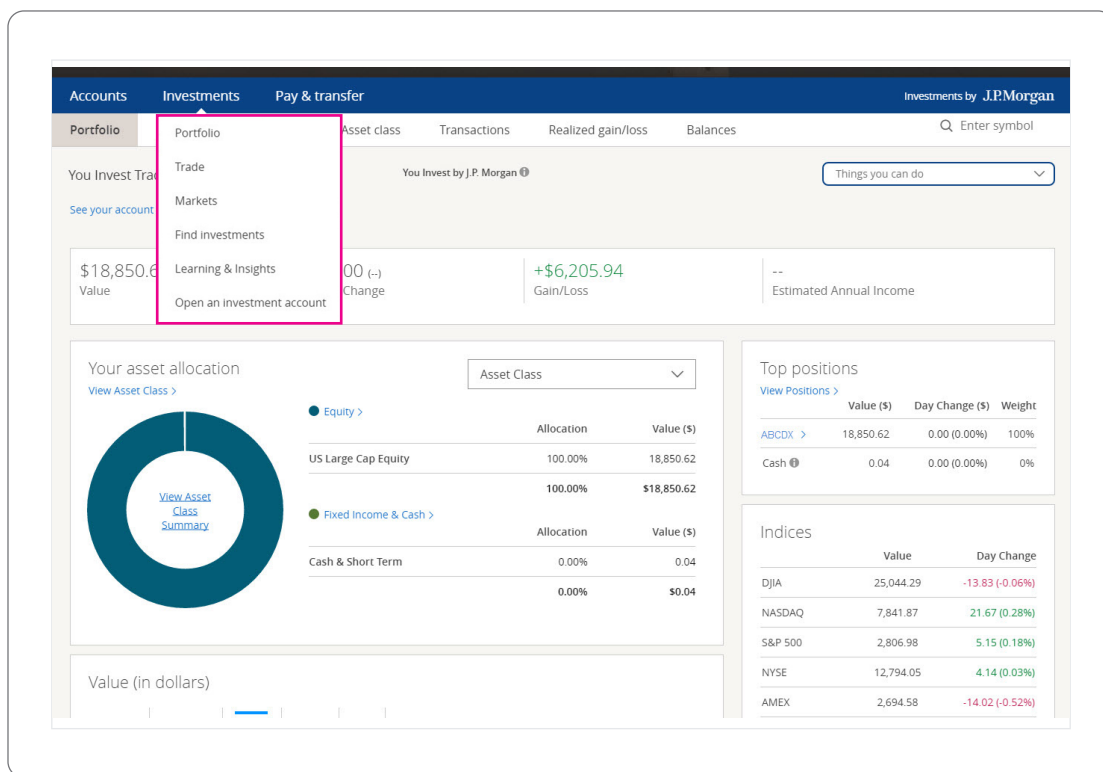
GETTING STARTED

Place a Trade

Once you've opened your You InvestSM Trade account, it's easy to begin trading online at chase.com.

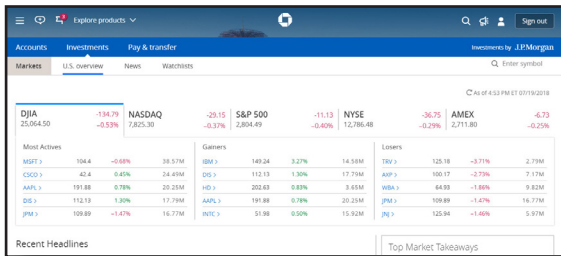
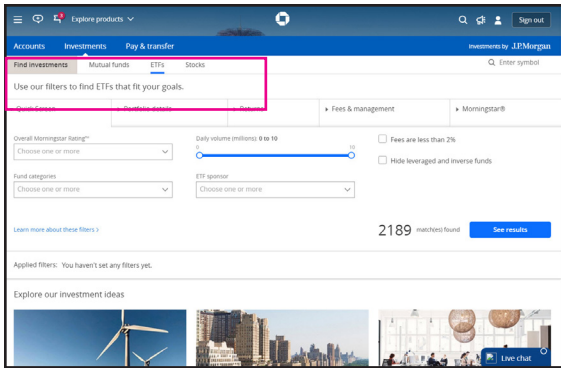
Keep in mind: You can go to your dashboard anytime to see your portfolio summary, positions and other investment information at a glance.

Choose **"Investments,"** then **"Portfolio"** to see your summary.



INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, JPMORGAN CHASE BANK, N.A. OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED



➤ **Looking for investment options?**

- Choose "Find investments" and use our filters to search for mutual funds, stocks and ETFs that fit your objectives.

➤ **Want to keep it simple?**

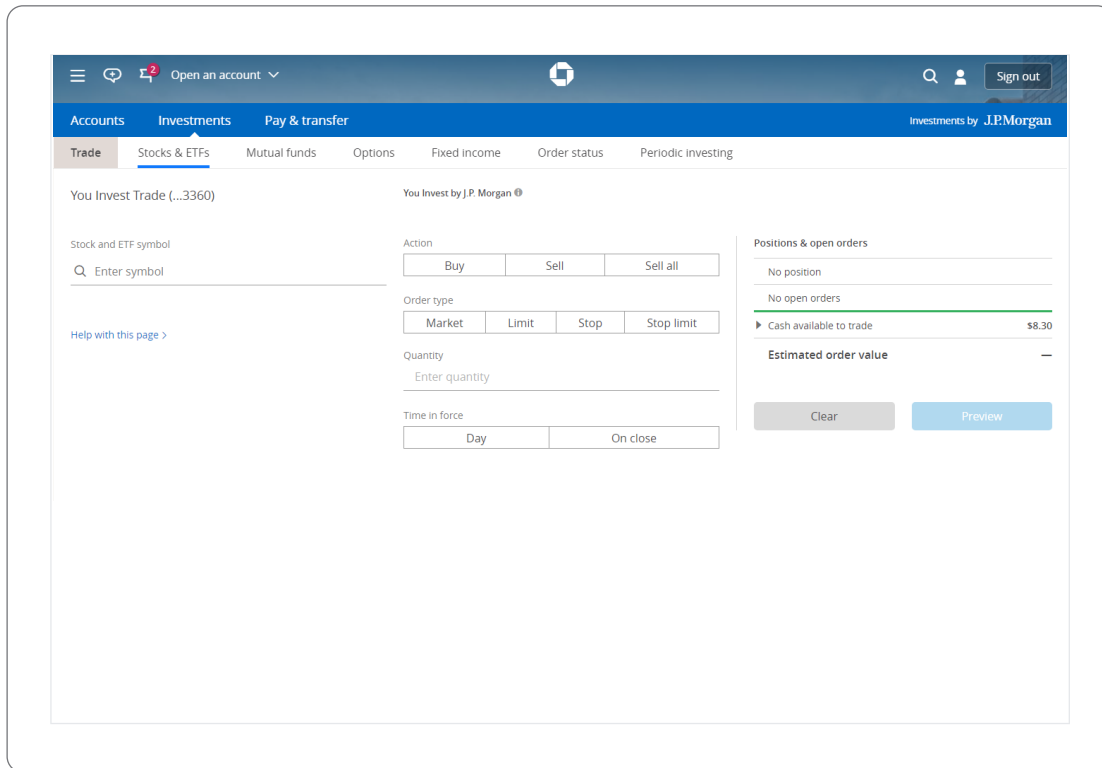
- We've put together some investment ideas to get you started. You'll find descriptions on the "Find Investments" pages.

➤ **Check out our "Markets" section for news and other market information.**

- "U.S. overview" gives you one-stop access to markets activity and company headlines, plus market movers and benchmark tracking.

- Explore "News" for featured industry briefs or search by company name or ticker symbol.

➤ **Ready to start trading?** Go to "Trade," then choose the kind of investment you're making.



FOUR WAYS TO INVEST

You Invest Trade provides products with different benefits and risks to help you create the portfolio that's right for you.

- 1) Stocks & ETFs 2) Mutual funds 3) Options 4) Fixed income

1) TRADE STOCKS & ETFS

When you buy shares of a stock, you're buying ownership in those companies.

When you buy shares in an exchange-traded fund (ETF), you're buying into a basket of stocks, bonds or other assets.

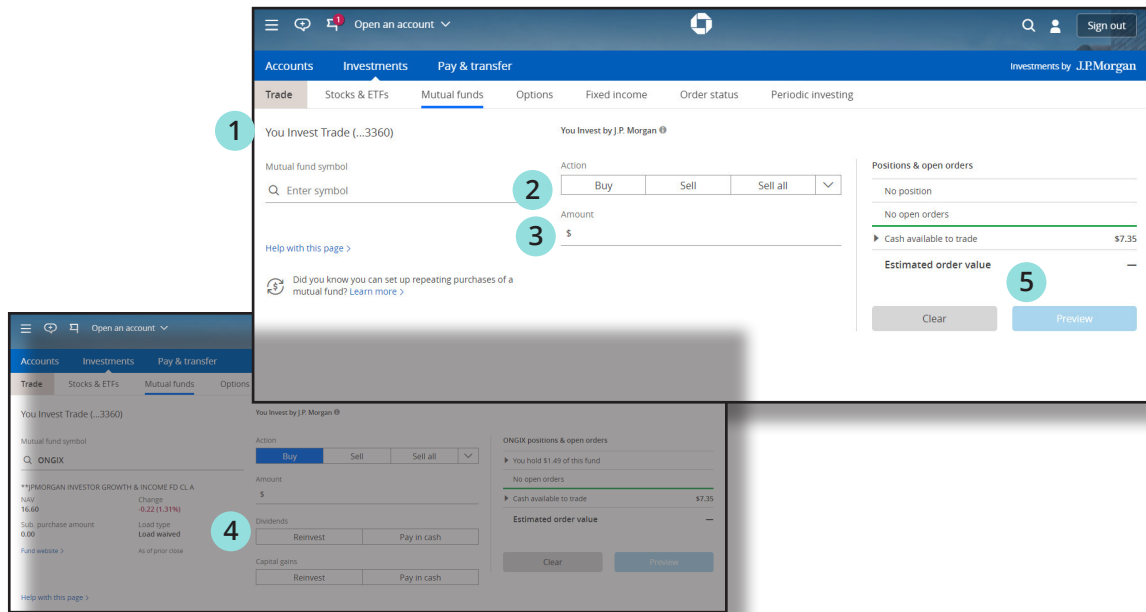
Stocks and ETFs are both traded on exchanges throughout the day so their price changes through the day.

The screenshot shows the 'You Invest Trade' interface for Stocks & ETFs. It features a search bar for the stock or ETF symbol, a section for selecting the action (Buy, Sell, Sell all), order type (Market, Limit, Stop, Stop limit), quantity, and time in force (Day, On close). A sidebar on the right displays account information, including 98 commission-free trades and a cash available to trade of \$7.35. A 'Preview' button is visible at the bottom right of the order entry section.

1. Choose the account you're using, and tell us which security you're interested in. We'll show you its most recent price.
2. Choose whether you're buying, selling or selling all shares.
3. Choose your order type:
 - **Market:** Executes at the current market price
 - **Limit:** Executes at a price you specify or at a better price
 - **Stop:** Once the stop price is met, the order becomes a market order and executes at the current market price
 - **Stop limit:** Once the stop price is met, the order becomes a limit order to execute at the limit price or at a better price
4. Tell us how many shares you want to trade.
5. Choose how long you want your order to be active:
 - **Day:** Valid through the current trading day
 - **Good 'til canceled:** Remains active for 1 year unless it is filled or canceled
 - **On the open:** Executes as close as possible to the market's opening price
 - **On the close:** Executes as close as possible to the market's closing price
 - **Immediate or cancel:** All or part of the order executes immediately or is canceled
6. Preview and place your order. (You can always check on your trades in the "**Order status**" tab.)

2) TRADE MUTUAL FUNDS

A mutual fund is a basket of stocks, bonds or other assets. Because they're traded just once each day, their price doesn't change during the trading day. Instead, it's calculated at the end of the day.



1. Choose the account you're using, and tell us which fund you're interested in. We'll show you its price (as NAV, or net asset value) and other information.
2. Choose whether you're buying, selling or selling all shares. You can also exchange some or all of your shares for other mutual funds.
3. Tell us how much you're investing.
4. Choose how you want to receive any dividends and capital gains.
5. Preview and place your order. (You can always check on your trades in the **"Order status"** tab.)

3) TRADE OPTIONS

An option is a security that entitles its owner to buy or sell a specific equity at a certain price—which is called the strike price—before a certain date—which is called the expiration date.

The screenshot displays the 'Options' section of a trading platform. It features a form for entering an options trade with the following fields and annotations:

- 1**: Account selection (You Invest Trade (...3360))
- 2**: Underlying symbol search (Enter symbol)
- 3**: Option type selection (Call/Put)
- 4**: Expiration date and strike price selection
- 5**: Order type selection (Limit/Market)
- 6**: Time in force selection (Day/Good 'til canceled)
- 7**: Estimated order value and 'Preview' button

Below the form is a table for the 'SPDR S&P 500 ETF Trust (SPY)' option chain as of August 7, 2019. The table is organized into 'Calls' and 'Puts' sections for the 'Weekly' expiration date.

Vol/Open Int		Last Price	Bid	Mid	Ask	Strike	Bid	Mid	Ask	Last Price	Vol/Open Int	
Calls						Puts						
Aug 07, 2019 Weekly												
594	256	4.74 +0.33 (7.48%)	4.81	4.83	4.84	281.00	0.77	0.78	0.79	0.78 -1.52 (-66.09%)	8,501	7,894
1,575	1,780	4.18 +0.40 (10.58%)	4.02	4.04	4.05	282.00	0.98	0.99	1.00	0.99 -1.93 (-66.10%)	18,703	4,563
2,732	2,456	3.23 +0.23 (7.67%)	3.23	3.30	3.31	283.00	1.24	1.25	1.26	1.25 -2.01 (-61.66%)	15,030	5,433

- Choose the account you're using, and tell us which security you're interested in. We'll show the most recent equity price.

To pre-fill most of the options order entry ticket, choose the **"View option chain"** link. It'll take you to a page where you can see pricing for various options and choose the options strategy that you'd like to trade.
- Choose call or put, the expiration date, and the strike price, and we'll show you the price of the option contract.
 - Call option:** Gives you the right to buy shares of the underlying equity at the strike price on or by the expiration date.
 - Put option:** Gives you the right to sell shares of the underlying equity at the strike price on or by the expiration date.
- Choose whether to sell to open, buy to open, buy to close or sell to close your option contract.
- Choose your order type:
 - Market:** Executes at the current market price
 - Limit:** Executes at a price you specify or at a better price
 - Stop:** Once the stop price is met, the order becomes a market order and executes at the current market price
- Tell us how many contracts you want to trade.
- Choose how long you want your order to be active:
 - Day:** Valid through the current trading day
 - Good 'til canceled:** Remains active for one year unless it is filled or canceled
 - Immediate or cancel:** All or part of the order executes immediately or is canceled
- Preview and place your order. (You can always check on your trades in the **"Order status"** tab.)

4) TRADE FIXED INCOME

Fixed income investments—such as bonds, Treasuries and CDs—can pay a steady, predictable return. These securities represent debt: In exchange for borrowing capital, the issuer repays you the principal plus interest.

The screenshot shows a web interface for trading fixed income securities. At the top, there are navigation tabs: Trade, Stocks & ETFs, Mutual funds, Options, Fixed Income (selected), and Order status. A search bar is located at the top right, labeled '1' and 'Search by CUSIP or issuer'. Below the search bar, there is a section titled 'Search by criteria' with a sub-header 'Please choose an asset type to begin'. Underneath, there is a row of asset type buttons: CD (selected), Corporate, Municipal, and Treasury. Below this, there are several filter fields arranged in a grid. A pink box highlights the 'Maturity date' and 'Yield to worst' fields. The 'Maturity date' section has 'From' and 'To' dropdowns, both with 'mm/yyyy' format and calendar icons. The 'Yield to worst' section has a dropdown with 'ex. 95' and a text input with 'ex. 100'. Below these are 'Minimum' and 'Maximum' labels. Other filter fields include 'Yield to maturity', 'Coupon', 'Price', and 'Quantity', each with a dropdown and a text input, and 'Minimum' and 'Maximum' labels.

1. Use our filters to find certificates of deposit (CDs) as well as corporate, municipal and Treasury bonds that fit your investment strategy, or tell us a specific CUSIP or issuer.
2. Adjust the filters to fit your investment goals. You can set as many of the options as you like, including:
 - **Maturity date:** When the principal is repaid and interest payments stop
 - **Coupon rate:** The security's yield (income paid)
 - **Price:** When issued, price equals the face value, then changes with the interest rate
 - **Yield to maturity:** The expected yearly rate of return if owned until maturity
 - **Yield to worst:** The lowest potential return without the issuer defaulting—either yield to maturity or yield to call, whichever is lower
3. We'll show you a list of securities that match your criteria. Click on their names to learn more.
4. You can choose **"Trade"** directly on the results list, or from a security's **"Quote"** page.
5. Choose whether you're buying or selling.
6. Tell us how many shares you want to trade, and choose **"Get price"** to get an indicative (nonbinding) price.
7. Preview and place your order. (You can always check on your trades in the **"Order status"** tab.)

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. Past performance is not a guarantee of future results. Asset allocation/diversification does not guarantee a profit or protect against loss.

Investors should carefully read mutual fund's prospectus, which includes information on the investment objectives, risks, charges and expenses along with other information about a fund before investing. To obtain a prospectus, contact the call center or visit the fund company's website directly. Please read the prospectus carefully before investing or sending money.

Not all options and option strategies are suitable for all investors. Certain strategies may expose investors to significant potential risks and losses. For additional risk information, please read the [Characteristics and Risks of Standardized Options](#). Investors should consult their tax advisors and legal counsel about the tax implications of these strategies. Investors are urged to carefully consider whether options or option-related products or strategies are suitable for their needs.

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Investors should carefully read the ETF's prospectus, which includes information on the investment objectives, risks, charges and expenses, along with other information, before investing. To obtain a prospectus, contact the call center or visit the ETF company's website directly. Please read the prospectus carefully before investing or sending money.