

Default Fund Information Sheet

The JPMorgan SmartRetirement Fund Select Class Shares used as the Plan Designated Fund are based on the assumption that the participant will retire at age 65. Please use the chart below to determine in which JPMorgan SmartRetirement Fund Select Class Shares your future contributions will be directed to, as determined by your plan sponsor, based on the date of birth.

Date Of Birth	Fund Name	Retirement Date Range
Prior to 12/31/1948	JPMorgan SmartRetirement [®] Income Fund Select Class Shares	Prior to 12/31/2013
01/01/1949 to 12/31/1953	JPMorgan SmartRetirement [®] 2015 Fund Select Class Shares	01/01/2014 to 12/31/2018
01/01/1954 to 12/31/1958	JPMorgan SmartRetirement [®] 2020 Fund Select Class Shares	01/01/2019 to 12/31/2023
01/01/1959 to 12/31/1963	JPMorgan SmartRetirement [®] 2025 Fund Select Class Shares	01/01/2024 to 12/31/2028
01/01/1964 to 12/31/1968	JPMorgan SmartRetirement [®] 2030 Fund Select Class Shares	01/01/2029 to 12/31/2033
01/01/1969 to 12/31/1973	JPMorgan SmartRetirement [®] 2035 Fund Select Class Shares	01/01/2034 to 12/31/2038
01/01/1974 to 12/31/1978	JPMorgan SmartRetirement [®] 2040 Fund Select Class Shares	01/01/2039 to 12/31/2043
01/01/1979 to 12/31/1983	JPMorgan SmartRetirement [®] 2045 Fund Select Class Shares	01/01/2044 to 12/31/2048
01/01/1984 to 12/31/1988	JPMorgan SmartRetirement [®] 2050 Fund Select Class Shares	01/01/2049 to 12/31/2053
On or after 01/01/1989	JPMorgan SmartRetirement [®] 2055 Fund Select Class Shares	On or after 01/01/2054

Fund Name	Description	Gross Expense Ratio as of October 17, 2013
JPMorgan SmartRetirement [®] Income Fund Select Class Shares	<p>FPRS Code: OUOP</p> <p>Objective: The investment seeks current income and some capital appreciation.</p> <p>Strategy: 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.</p> <p>Risk: The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments carry issuer default and credit risk, inflation risk, and interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Principal invested is not guaranteed at any time, including at or after retirement. Additional risk information for this product may be found in the prospectus or other product materials, if available.</p> <p>Short-Term Trading Fee: None</p>	0.90%

<p>JPMorgan SmartRetirement® 2015 Fund Select Class Shares</p>	<p>FPRS Code: OUOR 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. Strategy: The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2015 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change. Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available. Short-Term Trading Fee: None</p>	<p>0.95%</p>
<p>JPMorgan SmartRetirement® 2020 Fund Select Class Shares</p>	<p>FPRS Code: OUOS 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. Strategy: The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2020 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change. Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available. Short-Term Trading Fee: None</p>	<p>0.99%</p>
<p>JPMorgan SmartRetirement® 2025 Fund Select Class Shares</p>	<p>FPRS Code: OUOT 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. Strategy: The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2025 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change. Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available. Short-Term Trading Fee: None</p>	<p>1.03%</p>

<p>JPMorgan SmartRetirement[®] 2030 Fund Select Class Shares</p>	<p>FPRS Code: OUOU 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. Strategy: The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2030 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change. Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available. Short-Term Trading Fee: None</p>	<p>1.07%</p>
<p>JPMorgan SmartRetirement[®] 2035 Fund Select Class Shares</p>	<p>FPRS Code: OUOV 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. Strategy: The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2035 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change. Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available. Short-Term Trading Fee: None</p>	<p>1.11%</p>
<p>JPMorgan SmartRetirement[®] 2040 Fund Select Class Shares</p>	<p>FPRS Code: OUOW 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. Strategy: The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2040 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change. Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available. Short-Term Trading Fee: None</p>	<p>1.14%</p>

<p>JPMorgan SmartRetirement® 2045 Fund Select Class Shares</p>	<p>FPRS Code: OUOX 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. Strategy: The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2045 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change. Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available. Short-Term Trading Fee: None</p>	<p>1.15%</p>
<p>JPMorgan SmartRetirement® 2050 Fund Select Class Shares</p>	<p>FPRS Code: OUOY 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. Strategy: The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2050 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change. Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available. Short-Term Trading Fee: None</p>	<p>1.18%</p>
<p>JPMorgan SmartRetirement® 2055 Fund Select Class Shares</p>	<p>FPRS Code: OUJ3 Objective: The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. Strategy: The fund is a "fund of funds" that invests in other J.P. Morgan Funds (underlying funds), and is generally intended for investors expecting to retire around the year 2055 (target retirement date). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change. Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available. Short-Term Trading Fee: None</p>	<p>1.14%</p>

A mutual fund registered under JPMorgan Trust I, and managed by J.P. Morgan Investment Management Inc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more

detailed information about the fund.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

In the event of a discrepancy between this notice and the terms of the Plan, the plan document will govern

*For a mutual fund, the expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. Expense ratios change periodically and are drawn from the fund's prospectus. For more detailed fee information, see the fund prospectus or annual or semiannual reports.

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