

TARGET DATE COMPASSSM

GUIDING TARGET DATE DECISIONS

Use J.P. Morgan's innovative new Target Date Compass evaluation framework to enhance your default fund recommendations. Simply ask five key questions to determine each sponsor's Target Date TypeSM. Then review the Target Date CompassSM to map out which managers most closely match plan goals and workforce needs.

ASSESS APPROPRIATE FUNDS ON THE COMPASS

After mapping a client into one of the four corners of the target date world, use the quarterly Target Date Compass to narrow down the universe of strategies and create your short list.

BENEFITS

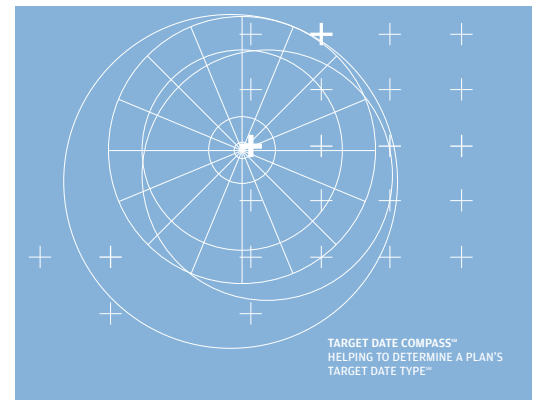
- A defined, documented and defensible process for evaluating target date funds
- Can be incorporated into Investment Policy Statements
- Objective and unbiased
- Enhances plan sponsor education, confidence and satisfaction
- Potential for better plan and participant outcomes



INNOVATIVE RESOURCES FROM AN INDUSTRY LEADER

Call your J.P. Morgan Regional Manager or **1-877-JPM-IODC** to learn more about the unique planning tools now available to you:

- **Target Date Compass evaluation framework** – The first tool of its kind to create a standardized, systematic fund evaluation process
- **Target Date Compass** – Classifies funds with similar investment orientations into quadrants matching the four Target Date Types (updated quarterly)
- **Target Date Analysis Report** – Provides a detailed, objective comparison, featuring the target date funds of your choice, to help you conduct your due diligence
- Sample target date **Investment Policy Statement** (IPS) language



Log on to www.jpmmorganfunds.com/compass to learn more about J.P. Morgan's innovative target date evaluation program, or call your J.P. Morgan Regional Manager or **1-877-JPM-IODC** to learn more about the unique planning tools now available to you.

A DEFINED, DOCUMENTED AND DEFENDABLE PROCESS

DETERMINE TARGET DATE TYPE	IDENTIFY APPROPRIATE FUNDS	DOCUMENT YOUR RECOMMENDATION AND RATIONALE	IMPLEMENT TARGET DATE FUND
Use the evaluation framework to discuss key design criteria affecting plan and portfolio outcomes, such as time horizon, participant behavior, risk management and asset class diversification	Review the latest Target Date Compass to compare funds within a sponsor's type and then conduct your due diligence using J.P. Morgan's target date analysis report	Ensure your fund evaluation and selection process is documented and that your final recommendation is consistent with the plan's Investment Policy Statement (sample IPS language is available from J.P. Morgan)	See the evaluation framework for a step-by-step checklist that guides you through the implementation process

THREE WAYS TO USE THE TARGET DATE COMPASS EVALUATION FRAMEWORK

- 1 Recommend new funds** – Attract clients and prospects not yet offering a target date strategy
- 2 Retain current clients** – Confirm that clients selected a strategy aligned with their goals and participant behaviors
- 3 Replace existing funds** – Engage plan sponsors to re-evaluate their existing plan solutions and to explore potentially more-aligned target date options

TARGET DATE FUNDS. Target date funds are funds with the target date being the approximate date when investors plan to start withdrawing their money. Generally, the asset allocation of each fund will change on an annual basis with the asset allocation becoming more conservative as the fund nears the target retirement date. The principal value of the fund(s) is not guaranteed at any time, including at the target date.

The Target Date Compass is an advisor tool. As such, it is meant to help advisors in their due diligence process when working with their plan sponsor clients. The tool is not meant to replace the fiduciary responsibilities that are inherent with all plan sponsors or the advice that advisors provide. If the tool is used, it should be used as part of a comprehensive due diligence process. Exclusive reliance on this tool to make investment decisions is not recommended.

The ultimate choice of investment options is that of the plan sponsor with help from the advisor. The tool is not to be used as sales literature and can only be received upon request from the advisor. All data in the tool is objective and based on publicly available information that has been obtained from sources deemed to be reliable. This data is subject to unintentional errors, omissions and changes prior to presentation without notice. The tool may not be reproduced in whole or in part in any manner. It is the responsibility of the advisor to independently confirm its accuracy and completeness. Information should not be construed as investment advice. Past performance is no guarantee of future results.

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TD-OVERVIEW

J.P.Morgan
Asset Management

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