

**New Fund to be Added Effective March 6, 2018**

We will be adding the next available JP Morgan SmartRetirement 2060 Fund to the Supplemental Income 401(k) Plan (the “Plan”) on or about March 6, 2018.

New Fund to be Added
JPMorgan SmartRetirement 2060 Fund – Class A (JAKAX)

Effective with the addition of this new fund, if you do not provide any investment allocation directions for contributions received on your behalf and your birth year is 1994 or later, this fund will serve as your investment allocation direction per the Plan’s Qualified Default Investment Alternative (see separate communication regarding the Plan’s QDIA).

If you wish to reallocate your SIP account balance to this new fund or direct future contributions to this new fund, you can transfer your balance and/or direct future contributions into this fund on or after March 6, 2018, by logging into your website account at [www.sip.jhrps.com](http://www.sip.jhrps.com) or by calling our toll-free Participant Service Center at 800-560-3243.

**Performance Information**

Table 1 below, shows how the **JPMorgan SmartRetirement 2060 Fund** has performed over time and allows you to compare it with a benchmark for the same time-period. Past performance does not guarantee how the investment option will perform in the future. Your investment in the fund could lose money. Information about the fund’s principal risks is available on [www.sip.jhrps.com](http://www.sip.jhrps.com)

Table 1 – Variable Return Investment									
Name/ Type of Option	Average Annual Total Return* as of 11/30/2017				Benchmark as of 11/30/2017				
	1yr.	5yr.	10yr.	Since Inception Date of 8/31/2016	1yr.	5yr.	10yr.	Since Inception Date of 8/31/2016	
<b>Asset Allocation</b>									
JPMorgan SmartRetirement 2060 Fund -Class A (JAKAX)  <a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>	22.04%	--	--	17.53%	21.84%	12.00%	--	11.60%	S&P Target Date 2060 Fund

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto [www.sip.jhrps.com](http://www.sip.jhrps.com) or call Plan Representatives at 800-477-3829.

\* Returns shown assume reinvestment of distributions and do not reflect the deduction of taxes that a shareholder would pay on fund distribution or the redemption of fund shares.

### Fee and Expense Information

Table 2 below shows the Fees and Expenses for the investment option listed in Table 1, including the Total Annual Gross and Net Expense Ratios. Total Annual Gross Operating Expenses are expenses that reduce the rate of return of the investment option. The Gross Expense Ratio represents the percentage of fund assets used to pay for operating expenses and management fees. The Total Annual Net Operating Expense reflects the investment company's decision to limit the expenses taken from the fund's assets, by waiving and/or reimbursing certain fund expenses. These expense waivers may be for a limited time, which is detailed in the fund's prospectus. Table 2 also shows Shareholder-type Fees. These fees are in addition to Total Annual Gross or Net Expenses.

<b>Table 2 – Fees and Expenses</b>					
<b>Investment Name/ Type of Option</b>	<b>Total Annual Gross Operating Expenses</b>		<b>Total Annual Net Operating Expenses</b>		<b>Shareholder-Type Fees</b>
	As a	Per	As a	Per	
	%	\$1,000	%	\$1,000	
<b>Asset Allocation</b>					
JPMorgan SmartRetirement 2060 Fund – Class A (JAKAX)	3.56%	\$35.60	.90%	\$9.00	Excessive trading restrictions requires 60 day holding period regardless of amount.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

All mutual funds are subject to risk and will fluctuate in value.

Foreign securities may be subject to greater risk than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy.

**To obtain a prospectus visit our website at [www.sip.jhrps.com](http://www.sip.jhrps.com) or call 800-477-3829 to speak to a Plan Representative. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus, and, if available, a summary prospectus, contains this and other information about the investment company. Please read the prospectus, and, if available, a summary prospectus, carefully before investing.**