

Wealth Planning

Successful wealth management requires an objective assessment of your goals and careful planning to address them. Your J.P. Morgan Securities Financial Advisor can partner with one of our wealth planning specialists to help you formulate a plan that addresses your specific needs, including retirement planning, education funding, wealth transfer, philanthropy, and stock and option management.

Retirement Planning

Retirement is less about what you are leaving behind and more about the life you plan to live in retirement. Whether that involves moving to a new home or taking on new challenges such as starting a business, launching a charitable foundation or traveling the world, your Financial Advisor can help you make the right decisions now to live the life you envision later. We can help you determine the most effective way to allocate your assets, according to your specific time horizon and risk tolerance. We can then employ our broad array of investment options to tailor a portfolio geared towards helping you meet your retirement goals.

Education Funding

With the average cost of a four-year college degree at more than \$100,000, educational funding is an increasingly important consideration in a long-term investment strategy. J.P. Morgan Securities offers a variety of plans that provide tax-advantaged saving for future qualified higher education expenses for a designated beneficiary. Your Financial Advisor can help you select an appropriate plan and investment selections based on your objectives and time horizon.

Wealth Transfer Strategies

Many of our clients are concerned about maximizing the wealth they will pass on to their loved ones and minimizing their tax liabilities. We can work with your legal and tax advisors to create and execute an effective wealth transfer plan that helps you pursue your personal and financial goals.

We'll help you clarify your wealth transfer objectives and then, depending on your financial situation and long-term goals, we may recommend:

- An organized charitable giving strategy that balances financial and tax considerations with your values and desired legacy
- Freezing the value of your assets, transferring future appreciation to your beneficiaries, or discounting the taxable value of assets you wish to transfer
- Leveraging gifts through the use of a trust or family partnership

Concentrated Stock and Options Management

Individuals who hold large positions of stock or options in a single company have complex wealth management needs. We can help these clients develop a specialized strategy to meet their diversification needs, minimize tax implications, and adhere to regulatory guidelines.

Restricted and control stock solutions

- Hedging and monetization strategies
- Rule 10b5-1 sales plans
- Form 144 filings for corporate insiders

Stock option management

- Diversification strategies to optimize the value of employee stock options
- Option exercise and share liquidation
- Cashless exercises

No matter what your specific investment needs are, your Financial Advisor will work with you to clarify your financial objectives, develop an appropriate long-term plan, and then develop actionable strategies to help you pursue it.

At J.P. Morgan Securities, we don't focus solely on finances, but where and how they fit into the bigger picture of your life. Our goal is to help you reach your goals by providing skilled guidance through your Financial Advisor.

Contact your J.P. Morgan Securities Financial Advisor for more information about our wealth planning solutions.

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