



Don't leave the future up to chance

Name a beneficiary for your Lamers Bus Lines, Inc. 401(K) Profit Sharing Plan account.

Your will is not enough

Did you know that if you named a beneficiary in your will, you still need a separate designation for your retirement plan account (even if it's the same person)? Without a designation, your money will be distributed based on your retirement plan's rules, which may not be the same as your wishes.

Follow these steps

A few simple steps can help ensure the account balance you worked so hard to build is handled according to your wishes. It's easy to designate one or more beneficiaries for your Lamers Bus Lines, Inc. 401(K) Profit Sharing Plan account at retirementlink.jpmorgan.com. After logging on:

- Go to My Accounts, select the plan
- Click Beneficiaries
- Follow the easy steps (Before you start, have handy your beneficiary's Social Security number and birth date)

Designate wisely

Keep this information in mind as you name your beneficiary:

- **Primary beneficiary** - The person(s) to receive your plan benefits when you die.
- **Contingent beneficiary** - The person(s) to receive your plan benefits if your primary beneficiary is deceased.
- Retirement plan accounts generally do not pay benefits directly to minors. Benefits are paid to the guardians of minors.
- If you designate more than one beneficiary, specify the percentage of your account each beneficiary should receive. It must total 100%.

This document is a general communication being provided for informational purposes only. It is educational in nature and not designed to be a recommendation for any specific investment product, strategy, plan feature or other purposes. By receiving this communication you agree with the intended purpose described above. Any examples used in this material are generic, hypothetical and for illustration purposes only. None of J.P. Morgan Asset Management, its affiliates or representatives is suggesting that the recipient or any other person take a specific course of action or any action at all. Communications such as this are not impartial and are provided in connection with the advertising and marketing of products and services. Prior to making any investment or financial decisions, an investor should seek individualized advice from a personal financial, legal, tax and other professional advisors that take into account all of the particular facts and circumstances of an investor's own situation.

Certain recordkeeping and administrative services for plans may be provided on behalf of JPMorgan Invest Holdings LLC (J.P. Morgan) by FAScore, LLC (FAScore).

J.P. Morgan Asset Management is the brand name for the asset management businesses of JPMorgan Chase & Co. and its affiliates worldwide.

© 2017 J.P. Morgan Asset Management. All rights reserved.

FL-BRG-CHANCE

Paper forms

If you are married and designate someone other than your spouse as your primary beneficiary or you designate your spouse to receive less than 100% of your account, you must submit a paper beneficiary designation form.

Federal law requires your spouse to provide a notarized signature to the "Consent of Spouse" section of the paper form. Log on to retirementlink.jpmorgan.com and navigate to Plan Forms, then Beneficiary Designation to download the form.

After designating your beneficiary(ies), you will receive immediate online confirmation, followed by a mailed confirmation.

Life changes bring name changes

It's important to periodically review your beneficiary designation to make sure it's up to date, especially if you have a birth, marriage, divorce or death in the family. You may view or change your beneficiary designation online at any time. Your beneficiary information also is shown on your online quarterly statements.

Questions?

Log on to retirementlink.jpmorgan.com or call **855-576-7526**. The TTY is 800-766-4952. Representatives are available to assist you weekdays from 8:30 a.m. to 8:00 p.m. Eastern time.