

**Enclosed please find the Global Shares Financial Services, Inc. (“GSFS”)  
Privacy Notice.**

The attached Privacy Notice, in a format recommended by our regulators, describes how Global Shares Financial Services Inc. (“GSFS”) keeps your information private and secure and uses it to serve you better. Our Privacy Notice applies to clients who have received or are receiving products and services from GSFS for personal, family or household purposes. If you reside outside the United States, you may also have privacy protections under the local laws applicable in that jurisdiction.

Information about you provided to us by the sponsor of the Share Plan is subject to our affiliate’s agreement with the sponsor, which may further limit our information sharing practices.



a J.P.Morgan company

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<b>Facts</b>	<b>What does Global Shares Financial Services do with your personal information?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect, and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"><li>• Social Security number and income</li><li>• account balances and transaction history</li><li>• employment information and checking account information</li></ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons GSFS chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does GSFS Share?</b>	<b>Can you limit this sharing?</b>
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' every day business purposes- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

<b>To limit our sharing</b>
Call the Global Shares Share Plan Participant Service Desk toll free at: 1 (855) 621-8348 Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions	
Call the Global Shares Share Plan Participant Service Desk toll free at: 1 (855) 621-8348	
Who we are	
Who is providing this notice?	Global Shares Financial Services, Inc., (“GSFS”) with whom you have opened an account to facilitate custody and transaction services as part of your participation in your employer’s share plan.

What we do	
How does GSFS protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.
How does GSFS collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or make deposits or withdrawals from your account</li> <li>• direct us to sell your securities</li> <li>• give us your contact information or provide employment information</li> </ul> We may also collect your personal information from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes- information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> <li>• State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</li> </ul>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with a Global Shares, Chase or J.P. Morgan name and financial companies such as J.P. Morgan Securities LLC</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• GSFS does not share with nonaffiliates so they can market to you.</li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• GSFS does not jointly market.</li> </ul>

Other important information
<p><b>VT:</b> Accounts with a Vermont mailing address are automatically treated as if they have limited the sharing as described on page 2.</p> <p><b>NV:</b> We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 1-800-945-9470, or by writing to us at P.O. Box 734007, Dallas, TX 75373-4007.</p> <p>For more information, contact us at the address above, or email <a href="mailto:Privacy.Info@JPMChase.com">Privacy.Info@JPMChase.com</a>, with "Nevada Annual Notice" in the subject line. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email <a href="mailto:BCPINFO@ag.state.nv.us">BCPINFO@ag.state.nv.us</a></p>