

JPMORGAN CHASE

# Everyday 401(k) Lineup

4Q2025

Report created on  
02.02.2026

# Everyday 401(k) Lineup

This Lineup gives participants the greatest variety of investment choices. This Lineup includes additional Supplemental Asset Classes offering participants greater potential for diversification and higher returns, but possibly at the cost of higher return volatility. For example, the Supplemental Asset Class of emerging markets has had higher return volatility than the Core Asset Class of large cap foreign equity. Given the variety of investment options available, the Lineup is best suited for participants with above-average investment education and above-average understanding of the risks associated with specialized asset classes.

INVESTMENT OPTION NAME	CATEGORY	TICKER	QTR	YTD	1YR	3YR	5YR	10YR	SINCE INCEPTION	INCEPTION DATE	NET EXPENSE RATIO	GROSS EXPENSE RATIO	7 DAY YIELD	QTR END PERFORMANCE ASOFDATE
<b>CORE-LARGE CAP DOMESTIC EQUITY</b>														
Fidelity US Sustainability Index Fund	Large Core	FITLX	3.81%	18.78%	18.78%	23.73%	14.72%	—	15.17%	05.2017	0.11%	0.11%	—	12.31.2025
JPMorgan Equity Index Fund R6	Large Core	OGFAX	2.64%	17.82%	17.82%	22.95%	14.37%	14.76%	14.99%	09.2016	0.05%	0.12%	—	12.31.2025
JPMorgan US Equity Fund R6	Large Core	JUEMX	0.56%	14.74%	14.74%	21.98%	13.69%	15.00%	14.65%	11.2010	0.44%	0.46%	—	12.31.2025
JPMorgan Large Cap Growth Fund R6	Large Growth	JLGMX	-1.80%	14.40%	14.40%	27.47%	12.97%	18.56%	16.98%	11.2010	0.44%	0.50%	—	12.31.2025
JPMorgan Equity Income Fund R6	Large Value	OIEJX	2.44%	14.87%	14.87%	10.82%	10.92%	11.12%	11.70%	01.2012	0.45%	0.45%	—	12.31.2025
<b>CORE-SMALL CAP DOMESTIC EQUITY</b>														
JPMorgan US Small Company Fund R6	Small Core	JUSMX	2.48%	10.33%	10.33%	12.24%	7.67%	9.27%	11.33%	11.2011	0.72%	0.72%	—	12.31.2025
<b>CORE-LARGE CAP FOREIGN EQUITY</b>														
JPMorgan International Equity Fund R6	Intl Large Core	JNEMX	2.04%	26.09%	26.09%	14.82%	6.43%	7.97%	6.76%	11.2010	0.50%	0.60%	—	12.31.2025
<b>CORE-DOMESTIC BONDS</b>														
JPMorgan Core Bond Fund R6	Interm-Term Core Bond	JCBUX	1.04%	7.54%	7.54%	5.19%	0.25%	2.43%	3.67%	02.2005	0.30%	0.34%	—	12.31.2025
JPMorgan Government Bond Fund R6	Mortgage-Backed Bond	OGGYX	1.09%	7.14%	7.14%	4.34%	-0.35%	1.68%	1.27%	08.2016	0.30%	0.39%	—	12.31.2025
<b>CORE-CASH EQUIVALENTS</b>														
JPMorgan US Government Money Market Fund Inst	Taxable Money Market	IJGXX	0.97%	4.16%	4.16%	4.75%	3.13%	2.07%	1.73%	02.2005	0.21%	0.22%	3.67%	12.31.2025
<b>SUPPLEMENTAL</b>														
JPMorgan Emerging Markets Equity Fund R6	Emerging Mkts Growth	JEMWX	5.19%	40.37%	40.37%	16.04%	0.87%	9.79%	6.67%	12.2013	0.74%	0.81%	—	12.31.2025
American Funds American High-Income Trust R6	High Yield	RITGX	1.37%	8.65%	8.65%	10.32%	5.88%	7.04%	7.90%	05.2009	0.36%	0.36%	—	12.31.2025
American Funds Inflation Linked Bond Fund R6	Inflation-Linked Bond	RILFX	0.09%	7.20%	7.20%	3.68%	0.51%	3.08%	2.70%	11.2013	0.29%	0.29%	—	12.31.2025
JPMorgan Mid Cap Growth Fund R6	Mid Growth	JMGMX	-2.98%	8.78%	8.78%	15.41%	4.50%	12.35%	13.56%	11.2011	0.65%	0.71%	—	12.31.2025

# Everyday 401(k) Lineup

INVESTMENT OPTION NAME	CATEGORY	TICKER	QTR	YTD	1YR	3YR	5YR	10YR	SINCE INCEPTION	INCEPTION DATE	NET EXPENSE RATIO	GROSS EXPENSE RATIO	7 DAY YIELD	QTR END PERFORMANCE ASOFDATE
JPMorgan Mid Cap Value Fund R6	Mid Value	JMVYX	0.86%	5.09%	5.09%	10.22%	9.89%	8.90%	8.72%	09.2016	0.60%	0.70%	—	12.31.2025
DFA Real Estate Securities Portfolio Institutional	Specialty - Real Estate	DFREX	-2.28%	1.51%	1.51%	6.00%	4.86%	5.54%	8.87%	01.1993	0.18%	0.20%	—	12.31.2025
<b>SUPPLEMENTAL – POSSIBLE QDIA</b>														
JPMorgan SmartRetirement 2025 Fund R6	Target Date 2025	JNSYX	1.70%	12.69%	12.69%	11.64%	5.04%	6.98%	6.25%	11.2014	0.35%	0.37%	—	12.31.2025
JPMorgan SmartRetirement 2030 Fund R6	Target Date 2030	JSMYX	1.89%	14.45%	14.45%	13.39%	6.19%	7.96%	7.10%	11.2014	0.35%	0.36%	—	12.31.2025
JPMorgan SmartRetirement 2035 Fund R6	Target Date 2035	SRJYX	2.04%	15.73%	15.73%	15.09%	7.58%	9.02%	8.02%	11.2014	0.39%	0.40%	—	12.31.2025
JPMorgan SmartRetirement 2040 Fund R6	Target Date 2040	SMTYX	2.15%	16.86%	16.86%	16.34%	8.48%	9.77%	8.68%	11.2014	0.39%	0.40%	—	12.31.2025
JPMorgan SmartRetirement 2045 Fund R6	Target Date 2045	JSAYX	2.22%	17.63%	17.63%	17.25%	9.21%	10.23%	9.09%	11.2014	0.39%	0.41%	—	12.31.2025
JPMorgan SmartRetirement 2050 Fund R6	Target Date 2050	JTSYX	2.29%	18.19%	18.19%	17.76%	9.45%	10.34%	9.20%	11.2014	0.39%	0.41%	—	12.31.2025
JPMorgan SmartRetirement 2055 Fund R6	Target Date 2055	JFFYX	2.29%	18.18%	18.18%	17.71%	9.45%	10.35%	9.20%	11.2014	0.39%	0.41%	—	12.31.2025
JPMorgan SmartRetirement 2060 Fund R6	Target Date 2060	JAKYX	2.25%	18.15%	18.15%	17.70%	9.46%	—	10.57%	08.2016	0.39%	0.43%	—	12.31.2025
JPMorgan SmartRetirement 2065 Fund R6	Target Date 2065	JSMOX	2.25%	18.09%	18.09%	17.54%	—	—	17.73%	11.2022	0.40%	0.89%	—	12.31.2025
JPMorgan SmartRetirement Income Fund R6	Target Date Retirement	JSIYX	1.68%	12.40%	12.40%	10.86%	4.50%	5.78%	5.12%	11.2014	0.34%	0.36%	—	12.31.2025
JPMorgan Investor Balanced Fund R6	Target Risk Moderate	JFQUX	1.70%	12.98%	12.98%	12.59%	6.58%	7.87%	7.58%	07.2017	0.44%	0.44%	—	12.31.2025

Source: Morningstar for fund returns, expense, and yield data.

# Disclosure

## MESIROW FOOTNOTES AND DISCLOSURE

Mesirow Fiduciary Solutions is a division of Mesirow Financial Investment Management, Inc. The information provided herein is for informational purposes only and should not be construed as a recommendation to purchase or sell any particular security or investment vehicle(s) offered by Mesirow Financial Investment Management, Inc. or its affiliates. The information contained herein has been obtained from sources believed to be reliable, but is not necessarily complete and its accuracy cannot be guaranteed. Any opinions expressed are subject to change without notice. Other Mesirow affiliates may receive fees for selling or advising on the purchase or sale of products mentioned herein. Additionally, Mesirow affiliates may also receive fees paid by manufacturers or distributors of said products in connection to other professional services provided by the applicable Mesirow affiliate. The sale or advice provided is in no way related or contingent upon the payment received for these other services. It should not be assumed that any recommendations incorporated herein will be profitable or will equal past performance. Mesirow does not provide legal or tax advice. Advisory services offered through Mesirow Financial Investment Management, Inc., an SEC-registered investment advisor. Advisory Fees are described in Mesirow Financial Investment Management, Inc.'s Part 2A of the Form ADV. Mesirow refers to Mesirow Financial Holdings, Inc. and its divisions, subsidiaries and affiliates. The Mesirow name and logo are registered service marks of Mesirow Financial Holdings, Inc. © 2026. All rights reserved.