

## STRUCTURED INVESTMENTS

## Opportunities in Equities

RevCons<sup>SM</sup>Two RevCons<sup>SM</sup> Each Based on a Different Common Stock Due March 15, 2010

## Reverse Convertible Securities

*This pricing sheet offers two separate RevCons, each relating to the common stock of a different underlying company*

## PRICING TERMS FOR ALL REVCONS – SEPTEMBER 9, 2009

<b>Issuer:</b>	JPMorgan Chase & Co.
<b>Stated principal amount:</b>	\$1,000 per RevCons
<b>Issue price:</b>	\$1,000 per RevCons (see “Commissions and Issue Price” below)
<b>Payment at maturity:</b>	Either (i) the stated principal amount of \$1,000 or (ii) if the closing price of the underlying stock on the determination date is less than the initial share price <i>and</i> the closing price of the underlying stock has declined to or below the specified trigger price on any trading day from and including the pricing date to and including the determination date, (x) a number of shares of the underlying stock equal to the exchange ratio or (y) at our option, the cash value of those shares as of the determination date.
<b>Trigger event:</b>	Closing price trigger event
<b>Initial share price:</b>	The initial share price for each RevCons will be the closing price of the underlying stock on the pricing date, subject to adjustments for corporate events.
<b>Determination date:</b>	The determination date for each RevCons is three business days before the maturity date of that RevCons.
<b>Exchange ratio:</b>	For each RevCons, the stated principal amount divided by the initial share price, subject to adjustments for corporate events.
<b>Trigger price:</b>	The trigger price specified for each RevCons is equal to the product of the trigger level times the initial share price, subject to adjustments for corporate events.
<b>Coupon:</b>	Payable monthly at the specified interest rate on the 15 <sup>th</sup> calendar day of each month, beginning October 15, 2009, subject to postponement.
<b>Pricing date:</b>	September 9, 2009
<b>Original issue date:</b>	September 14, 2009
<b>Listing:</b>	The RevCons will not be listed on any securities exchange.
<b>Agent:</b>	J.P. Morgan Securities Inc. (“JPMSI”)

## SPECIFIC TERMS FOR EACH REVCONS

Underlying stock:	Chesapeake Energy Corporation (“CHK”)		General Electric Company (“GE”)	
<b>Maturity date:</b>	March 15, 2010		March 15, 2010	
<b>Interest rate:</b>	17.85% per annum		15.00% per annum	
<b>Trigger level:</b>	75%		75%	
<b>Determination date:</b>	March 10, 2010		March 10, 2010	
<b>CUSIP:</b>	48123L5B6		48123L5A8	
<b>ISIN:</b>	US48123L5B61		US48123L5A88	
<b>Initial share price:</b>	\$23.65		\$14.87	
<b>Trigger price:</b>	\$17.7375		\$11.1525	
<b>Exchange ratio:</b>	42.2833		67.2495	
<b>Aggregate principal amount:</b>	\$17,070,000		\$40,542,000	
<b>Commissions and issue price:</b>	<b>Per CHK RevCons</b>	<b>Total</b>	<b>Per GE RevCons</b>	<b>Total</b>
<b>Price to public<sup>(1)(2)</sup></b>	\$1,000	\$17,070,000	\$1,000	\$40,542,000
<b>Agent’s commissions<sup>(1)(2)(3)</sup></b>	\$20	\$341,400	\$20	\$810,840
<b>Proceeds to company</b>	\$980	\$16,728,600	\$980	\$39,731,160

- (1) The price to the public includes the estimated cost of hedging our obligations under the RevCons, which includes the expected cost of providing such hedge as well as any profit our affiliates expect to realize in providing such hedge. For additional related information, please see “Use of Proceeds” beginning on PS-16 of the accompanying product supplement no. MS-5-A-I.
- (2) The actual price to public and agent’s commissions for a particular investor may be reduced for volume purchase discounts depending on the aggregate amount of RevCons purchased by that investor. The lowest price payable by an investor is \$995.00 per RevCons. Please see “Syndicate Information” on page 5 of the accompanying preliminary terms for further details.
- (3) JPMSI, acting as agent for JPMorgan Chase & Co., received a commission of \$20 per \$1,000 principal amount RevCons and used all of that commission to allow selling concessions to Morgan Stanley Smith Barney LLC. See “Underwriting” beginning on page PS-34 of the accompanying product supplement no. MS-5-A-I.

***The RevCons are not bank deposits and are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency, nor are they obligations of, or guaranteed by, a bank. The RevCons are not guaranteed under the Federal Deposit Insurance Corporation's Temporary Liquidity Guarantee Program.***

YOU SHOULD READ THIS DOCUMENT TOGETHER WITH THE PRELIMINARY TERMS DESCRIBING THE OFFERING, RELATED PRODUCT SUPPLEMENT NO. MS-5-A-I, PROSPECTUS SUPPLEMENT AND PROSPECTUS, EACH OF WHICH CAN BE ACCESSED VIA THE HYPERLINKS BELOW.

Preliminary Terms No. 14 dated August 26, 2009:

<http://www.sec.gov/Archives/edgar/data/19617/000089109209003364/e36383fwp.pdf>

Product supplement no. MS-5-A-I dated August 20, 2009:

[http://www.sec.gov/Archives/edgar/data/19617/000089109209003315/e36345\\_424b2.pdf](http://www.sec.gov/Archives/edgar/data/19617/000089109209003315/e36345_424b2.pdf)

Prospectus supplement dated November 21, 2008:

[http://www.sec.gov/Archives/edgar/data/19617/000089109208005661/e33600\\_424b2.pdf](http://www.sec.gov/Archives/edgar/data/19617/000089109208005661/e33600_424b2.pdf)

Prospectus dated November 21, 2008:

[http://www.sec.gov/Archives/edgar/data/19617/000089109208005658/e33655\\_424b2.pdf](http://www.sec.gov/Archives/edgar/data/19617/000089109208005658/e33655_424b2.pdf)

The issuer has filed a registration statement (including a prospectus) with the SEC for the offerings to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and these offerings. You may get these documents for free by visiting EDGAR on the SEC Web site at [www.sec.gov](http://www.sec.gov). Alternatively, the issuer, any underwriter or any dealer participating in these offerings will arrange to send you the prospectus if you request it by calling toll-free (866) 535-9248.

“RevCons<sup>SM</sup>” is a service mark of Morgan Stanley.