

Market Linked Securities — Leveraged Upside Participation and Contingent Downside

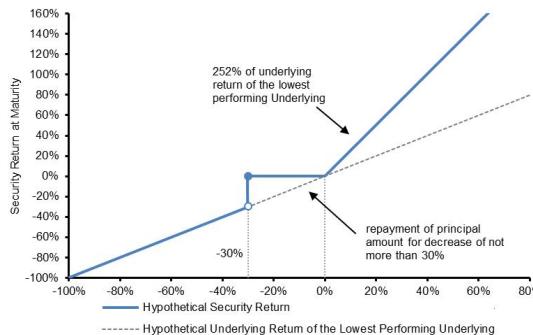
Principal at Risk Securities Linked to the Lowest Performing of the EURO STOXX 50® Index, the STOXX® Europe 600 Index and the iShares® MSCI EAFE ETF due July 22, 2032

Fact Sheet dated July 7, 2026 to Preliminary Pricing Supplement dated July 7, 2026

Summary of Terms

Issuer:	JPMorgan Chase Financial Company LLC
Guarantor:	JPMorgan Chase & Co.
Underlyings:	The EURO STOXX 50® Index (Bloomberg ticker: SX5E) and the STOXX® Europe 600 Index (Bloomberg ticker: SXXP) (each referred to as an "Index," and collectively as the "Indices") and the iShares® MSCI EAFE ETF (Bloomberg ticker: EFA) (referred to as the "Fund," and collectively with the Indices, as the "Underlyings")
Pricing Date ¹ :	July 17, 2026
Issue Date ¹ :	July 22, 2026
Calculation Day ^{1, 2} :	July 19, 2032
Stated Maturity Date ^{1, 2} :	July 22, 2032
Principal Amount:	\$1,000 per security (100% of par)
Maturity Payment Amount (per Security):	<ul style="list-style-type: none"> • If the ending value of the lowest performing Underlying is greater than its starting value: \$1,000 + (\$1,000 × underlying return of the lowest performing Underlying × upside participation rate); • If the ending value of the lowest performing Underlying is less than or equal to its starting value, but greater than or equal to its threshold value: \$1,000; or • If the ending value of the lowest performing Underlying is less than its threshold value: \$1,000 + (\$1,000 × underlying return of the lowest performing Underlying)
Lowest Performing Underlying:	The Underlying with the lowest underlying return
Upside Participation Rate:	At least 252.00% (to be provided in the pricing supplement)
Starting Value:	For each Underlying, its closing value on the pricing date
Ending Value:	For each Underlying, its closing value on the calculation day
Threshold Value:	For each Underlying, 70% of its starting value
Underlying Return:	For each Underlying, (ending value – starting value) / starting value
Calculation Agent:	J.P. Morgan Securities LLC ("JPMS")
Denominations:	\$1,000 and any integral multiple of \$1,000
CUSIP:	46661CPD2
Fees and Commissions:	Up to 4.37 % for Wells Fargo Securities, LLC ("WFS"); WFS has advised us that dealers, including Wells Fargo Advisors ("WFA"), may receive 3.50% of WFS's fee, and WFA may also receive a distribution expense fee of 0.12%. In addition, in respect of certain securities sold in this offering, JPMS may pay a fee of up to 0.30% to selected dealers in consideration for marketing and other services in connection with the distribution of the securities to other dealers.
Tax Considerations:	See the preliminary pricing supplement.
¹ Subject to change	
² Subject to postponement	

Hypothetical Payout Profile*



*Assumes an upside participation rate equal to the minimum upside participation rate

If the ending value of the lowest performing Underlying is less than its threshold value, you will have full downside exposure to the decrease in the value of that Underlying from its starting value and you will lose more than 30%, and possibly all, of the principal amount of your securities at maturity.

The securities are unsecured and unsubordinated obligations of JPMorgan Chase Financial Company LLC, which we refer to as JPMorgan Financial, the payment on which is fully and unconditionally guaranteed by JPMorgan Chase & Co. **Any payment on the securities is subject to the credit risk of JPMorgan Financial, as issuer of the securities, and the credit risk of JPMorgan Chase & Co., as guarantor of the securities.**

If the securities priced on the date of the accompanying preliminary pricing supplement, the estimated value of the securities would be approximately \$934.80 per security. The estimated value of the securities, when the terms of the securities are set, will be provided in the pricing supplement and will not be less than \$900.00 per security. See "The Estimated Value of the Securities" in the preliminary pricing supplement for additional information.

Preliminary Pricing Supplement:
http://www.sec.gov/Archives/edgar/data/19617/000121390026076047/ea0297299-01_424b2.htm

The securities have complex features and investing in the securities involves risks not associated with an investment in conventional debt securities. See "Risk Factors" in the accompanying prospectus supplement and the accompanying product supplement and "Selected Risk Considerations" in the accompanying preliminary pricing supplement.

The securities are not bank deposits, are not insured by the Federal Deposit Insurance Corporation or any other governmental agency and are not obligations of, or guaranteed by, a bank.

THIS FACT SHEET DOES NOT PROVIDE ALL OF THE INFORMATION THAT AN INVESTOR SHOULD CONSIDER PRIOR TO MAKING AN INVESTMENT DECISION. This fact sheet should be read in conjunction with the accompanying preliminary pricing supplement, prospectus, prospectus supplement, product supplement and underlying supplement.

Selected Risk Considerations

The risks set forth below are discussed in detail in the “Selected Risk Considerations” section in the accompanying preliminary pricing supplement and the “Risk Factors” sections in the accompanying prospectus supplement and product supplement. Please review the risk disclosure carefully.

- **If the Ending Value of the Lowest Performing Underlying Is Less Than Its Threshold Value, You Will Lose More Than 30%, and Possibly All, of the Principal Amount of Your Securities at Maturity.**
- **The Securities Are Subject to the Credit Risks of JPMorgan Financial and JPMorgan Chase & Co.**
- **As a Finance Subsidiary, JPMorgan Financial Has No Independent Activities and Has Limited Assets.**
- **You Are Exposed to the Risk of Decline in the Value of Each Underlying.**
- **Your Maturity Payment Amount Will Be Determined by the Lowest Performing Underlying.**
- **You Will Be Subject to Risks Resulting from the Relationship Among the Underlyings.**
- **The Benefit Provided by the Threshold Value May Terminate on the Calculation Day.**
- **No Interest or Dividend Payments or Voting Rights**
- **Lack of Liquidity**
- **The Final Terms and Estimated Valuation of the Securities Will Be Provided in the Pricing Supplement.**
- **The U.S. Federal Tax Consequences of the Securities Are Uncertain, and May Be Adverse to a Holder of the Securities.**
- **Potential Conflicts**
- **The Estimated Value of the Securities Will Be Lower Than the Original Issue Price (Price to Public) of the Securities.**
- **The Estimated Value of the Securities Does Not Represent Future Values of the Securities and May Differ from Others’ Estimates.**
- **The Estimated Value of the Securities Is Derived by Reference to an Internal Funding Rate.**
- **The Value of the Securities as Published by JPMS (and Which May Be Reflected on Customer Account Statements) May Be Higher Than the Then-Current Estimated Value of the Securities for a Limited Time Period.**
- **Secondary Market Prices of the Securities Will Likely Be Lower Than the Original Issue Price of the Securities.**
- **Many Economic and Market Factors Will Impact the Value of the Securities.**
- **The Securities Are Subject to Non-U.S. Securities Risk.**
- **No Direct Exposure to Fluctuations in Foreign Exchange Rates with Respect to the EURO STOXX 50[®] Index.**
- **The Securities Are Subject to Currency Exchange Risk with Respect to the STOXX[®] Europe 600 Index and the Fund.**
- **There Are Risks Associated with the Fund.**
- **The Performance and Market Value of the Fund, Particularly During Periods of Market Volatility, May Not Correlate with the Performance of the Fund’s Fund Underlying Index As Well As the Net Asset Value Per Share.**
- **The Anti-Dilution Protection for the Fund Is Limited and May Be Discretionary.**
- **The Maturity Payment Amount Will Depend upon the Performance of Each Underlying and Therefore the Securities Are Subject to the Risks Associated with Each Underlying, Each as Discussed in the Accompanying Preliminary Pricing Supplement and Product Supplement.**

SEC Legend: JPMorgan Chase Financial Company LLC and JPMorgan Chase & Co. have filed a registration statement (including a prospectus) with the SEC for any offerings to which these materials relate. Before you invest, you should read the prospectus in that registration statement and the other documents relating to this offering that JPMorgan Chase Financial Company LLC and JPMorgan Chase & Co. has filed with the SEC for more complete information about JPMorgan Chase Financial Company LLC and JPMorgan Chase & Co. and this offering. You may get these documents without cost by visiting EDGAR on the SEC web site at www.sec.gov. Alternatively, JPMorgan Chase Financial Company LLC and JPMorgan Chase & Co., any agent or any dealer participating in this offering will arrange to send you the prospectus and each prospectus supplement as well as any product supplement, underlying supplement and preliminary pricing supplement if you so request by calling toll-free 1-866-535-9248.

As used in this fact sheet, “we,” “us” and “our” refer to JPMorgan Financial Company LLC. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC and Wells Fargo Advisors Financial Network, LLC, members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.