



JPMorgan Chase Investor Presentation Information

New York, November 8, 2004 - For the information of investors, JPMorgan Chase & Co. is pleased to announce that a member of its senior management will be speaking at the following upcoming conference:

Steven D. Black, Co-Chief Executive Officer of Investment Banking
Merrill Lynch Banking & Financial Services Investor Conference
Monday, November 15, 2004
Time: 1:50 p.m. to 2:35 p.m.
Location: The St. Regis Hotel, New York, NY

Presentation slides and a line to the live audio webcast will be posted to www.jpmorganchase.com under Investor Relations, Investor Presentations on the day of the conference.

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$1.1 trillion and operations in more than 50 countries. The firm is a leader in investment banking, financial services for consumers and businesses, financial transaction processing, asset and wealth management, and private equity. A component of the Dow Jones Industrial Average, JPMorgan Chase & Co. has its corporate headquarters in New York and its U.S. retail financial services and commercial banking headquarters in Chicago. Under the JPMorgan, Chase and Bank One brands, the firm serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients. Information about the firm is available at <http://www.jpmorganchase.com>.