The following is a summary of the terms of the notes offered by the preliminary pricing supplement hyperlinked below:

**Summary of Terms**

Issuer: JPMorgan Chase Financial Company LLC
Guarantor: JPMorgan Chase & Co.
Minimum Denomination: $1,000
Underlying: NASDAQ-100 Index®, Russell 2000® Index and S&P 500® Index
Pricing Date: December 22, 2021
Final Review Date: September 22, 2022
Maturity Date: September 22, 2022
Monitoring Period: The period from, but excluding, the Pricing Date to and including the Final Review Date
Review Dates: Monthly
Contingent Interest Rate: 0.77% (6.37% - 5.60%) over the term of the notes, paid monthly at a rate of between 0.70303% and 0.87837%.
Interest Barrier/Trigger Value: With respect to each Underlying, an amount that represents 70.00% of its Initial Value.
Trigger Event: A Trigger Event occurs if, on any day during the Monitoring Period, the closing level of any Underlying is less than the Trigger Value.
CUSIP: 48132YV44
Preliminary Pricing:

**Hypothetical Payment at Maturity**

<table>
<thead>
<tr>
<th>Least Performing Underlying Return</th>
<th>If a Trigger Event Has Not Occurred</th>
<th>If a Trigger Event Has Occurred</th>
</tr>
</thead>
<tbody>
<tr>
<td>10.00%</td>
<td>$1,007.0833</td>
<td>$1,007.0833</td>
</tr>
<tr>
<td>40.00%</td>
<td>$1,007.0833</td>
<td>$1,007.0833</td>
</tr>
<tr>
<td>80.00%</td>
<td>$1,007.0833</td>
<td>$1,007.0833</td>
</tr>
<tr>
<td>120.00%</td>
<td>$1,007.0833</td>
<td>$1,007.0833</td>
</tr>
<tr>
<td>-5.00%</td>
<td>$1,007.0833</td>
<td>$667.0833</td>
</tr>
<tr>
<td>-20.00%</td>
<td>$1,007.0833</td>
<td>$667.0833</td>
</tr>
<tr>
<td>-25.00%</td>
<td>$1,007.0833</td>
<td>$500.0000</td>
</tr>
<tr>
<td>-30.00%</td>
<td>N/A</td>
<td>$500.0000</td>
</tr>
<tr>
<td>-40.00%</td>
<td>N/A</td>
<td>$500.0000</td>
</tr>
<tr>
<td>-50.00%</td>
<td>N/A</td>
<td>$500.0000</td>
</tr>
</tbody>
</table>

This table does not demonstrate how your coupon payments can vary over the term of your notes.

**Contingent Interest**

If the notes have not been automatically called and if a Trigger Event has not occurred, you will receive a cash payment at maturity for each $1,000 principal amount note, equal to (a) 10.00% of the Initial Value of the Least Performing Underlying.

If the notes have not been automatically called and if the Initial Value of the Underlying is less than its Initial Value and if a Trigger Event has occurred, at maturity you will receive 100% of the principal amount of your notes for every 1% that the Final Value of the Least Performing Underlying is less than its Initial Value, subject to any Contingent Interest Payment payable at maturity. Under these circumstances, your payment at maturity per $1,000 principal amount note, in addition to any Contingent Interest Payment, will be calculated as follows:

$1,000 + (10.00% X Least Performing Underlying Return)

Capitalized terms used but not defined herein shall have the meanings set forth in the preliminary pricing supplement.

Any payment on the notes is subject to the credit risk of JPMorgan Chase Financial Company LLC, an affiliate of the notes and the credit risk of JPMorgan Chase & Co., guarantor of the notes.
Selected Risks

- Your investment in the notes may result in a loss. The notes do not guarantee any return of principal.
- The notes do not guarantee payment of interest and may not pay interest at all.
- Any payment on the notes is subject to the credit rating of JPMorgan Chase Financial Company LLC and JPMorgan Chase & Co. Therefore, the value of the notes prior to maturity will be subject to changes in the market's view of the creditworthiness of JPMorgan Chase Financial Company LLC or JPMorgan Chase & Co.
- You are exposed to the risks of the decline in the value of each Underlying.
- Your payment at maturity will be determined by the Least Performing Underlying.
- The principal amount of the notes is the sum of any Contingent Interest Payments that may be paid over the term of the notes, regardless of any appreciation of any Underlying, which may be significant.
- If the notes have not been automatically called and (b) the Final Value of any Underlying is less than its Initial Value and (c) a Trigger Event has occurred, you will lose 1% of your principal for every 1% the Final Value of each Underlying is less than its Initial Value.
- The benefit provided by the Trigger Values may terminate on any day during the Monitoring Period.
- The automatic call feature may force a potentially early exit. There is no guarantee you will be able to realize the proceeds at a comparable Interest rate for a similar level of risk.
- No dividend payments, voting rights, or ownership rights with the equity securities included in each Underlying.
- The notes are subject to the risks associated with U.S. securities.
- JPMorgan Chase & Co. is currently one of the companies that makes up the S&P 500® index.
- The notes are subject to the risks associated with small capitalization companies.

Selected Risks (continued)

- JPM's estimated value of the notes will be lower than the original issue price (priced to parity) of the note.
- JPM's estimated value of the notes is determined by reference to an internal funding rate.
- JPM's estimated value of the notes does not represent future value and may differ from others' estimates.
- The value of the notes, which may be selected in customer account statements, may be higher than the three current estimated values of the notes for a limited time period.
- Lack of liquidity by JPMorgan Securities LLC (who refer to as JPM), intends to offer to purchase the notes in the secondary market but is not required to do so. The price, if any, at which JPM will be willing to purchase notes from you in the secondary market, if any, may result in a significant loss of your principal.
- Potential conflicts: We and our affiliates may sell a variety of notes in connection with the issuance of notes, including notes on our own account and hedging our obligations under the notes. The assumptions used in both the pricing of the notes and the estimated value of the notes may be different from the terms of the notes at the time of pricing. The potential that such hedging or other trading activities of JPMorgan & Co.'s affiliates could result in substantial returns for JPMorgan & Co.'s affiliates while the value of the notes declined.
- The tax consequences of the notes may be uncertain. You should consult your tax advisor regarding the U.S. federal income tax consequences of an investment in the notes.
- As a finance subsidiary, JPMorgan Chase Financial Company LLC has no independent operations and has limited assets.

The risks identified above are not exhaustive. Please see "Risk Factors" in the prospectus supplement and the applicable product supplement and underlying supplement and "Selected Risk Considerations" in the applicable preliminary pricing supplement for additional information.

Additional Information

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 the offering that JPMorgan Chase Financial Company LLC and JPMorgan Chase & Co. have 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 writing EDDAR on the SEC web site at www.edgar.gov. Alternatively, JPMorgan Chase Financial Company LLC and JPMorgan Chase & Co. will send you the prospectus and such other documents or supplement, as well as any product supplement, underlying supplement and preliminary pricing supplement if you so request by calling toll-free 1-866-536-9245.

IRS Circular 230 Disclosure: JPMorgan Chase & Co. and its affiliates do not provide tax advice. Accordingly, any discussion of U.S. tax matters contained herein (including any attachments) is not intended or should not be construed as tax advice. Investors should consult their own advisors as to these matters.

Investment suitability must be determined individually for each investor, and the financial instruments described herein may not be suitable for all investors. This information is not intended to provide and should not be relied upon as providing accounting, legal, tax, or other advice. Investors should consult with their own advisors as to these matters.

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