Access your retirement account

The quiet period has ended, and the transition of the Santa Fuel, Inc. 401(k) Savings Plan is complete. You now have full access to your account to check your balance and take action to get on a more secure retirement path!

Online

STEP 1

Visit **retirementlink.jpmorgan.com**.
Go to "Register"
Select "I don't have my PIN"
Then enter:

- Social Security number
- Zip code
- Last name
- Date of birth
- Numeric portion of street address or P.O. Box

STEP 2

- Select a unique username
- Choose a new password
- Follow the prompts online. You may be asked additional security questions to register your account.
- For any questions call 855-576-7526

STEP 3

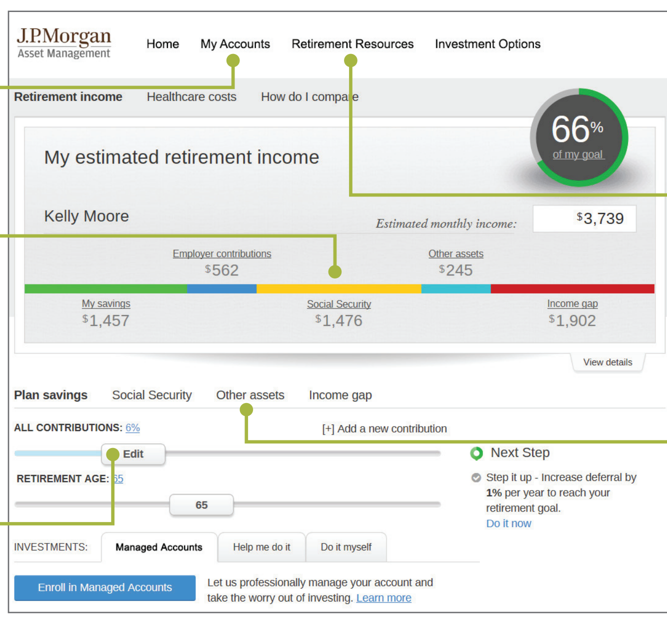
- Select your paycheck contribution amount
- Direct how you want your paycheck contributions to be invested
- Select a beneficiary, if applicable

Discover online resources and tools to help you get on a more secure retirement path

VIEW YOUR ACCOUNT
View your plan information, statements and update your beneficiaries

GET ON A MORE SECURE RETIREMENT PATH
Intuitive and interactive tools that allow you to model and adjust your savings or retirement age

TAKE ACTION
Slide the contribution rate and retirement age to show how it may impact estimated retirement income



LEARN MORE
Access award-winning[1] thought leadership that dives deep into important topics such as Social Security and health care costs in retirement

ADD OTHER ASSETS
Update and view additional assets outside your retirement plan

Continued on back >

[1] Winner of ten Mutual Fund Education Alliance Star Awards, 2014 through 2017, including Overall Retirement Communications.

J.P.Morgan
Asset Management

Access your retirement account

Phone

STEP 1

Call **855-576-7526** to access your account. The TTY is 800-766-4952.

- Enter your Social Security number
- If you don't have your PIN, follow the prompts to generate a temporary PIN to be delivered to a cell phone, primary email address or address on file.
- If we do not have any delivery options on file for you, you will be prompted to answer enhanced security questions before proceeding.

STEP 2

- Once you receive the temporary PIN, call our Voice Response Unit (VRU) at 855-576-7526 and listen for the prompts to establish a permanent PIN to access your account by phone.
- Once your PIN has been successfully changed, you will be routed to the automated system with full access to your account.

STEP 3

- Obtain your account balance
- Select a beneficiary, if applicable
- Obtain investment allocations and past transactions
- Transfer investments or change future investments

Get assistance quickly by phone

Say what you need with the voice activated menu options, which include:

- Account balance details
- Future investments
- Paycheck contributions
- Transfers
- Loans (if applicable)
- If applicable Fund performance/values
- Distributions
- Recent activity

If you're not sure what option fits your needs, you can also always say "Speak with a representative" or press "0".

If you have questions, please call 855-576-7526. The TTY is 800-766-4952. Representatives are available to assist you weekdays from 8:00 a.m. to 10:00 p.m., and Saturdays, 9:00 a.m. to 5:30 p.m., Eastern Time[1].

LEARN ABOUT YOUR WEBSITE CAPABILITIES

View this short video that demonstrates how to get the most of your retirement plan website.

brainshark.com/jpmorgan/Participantwebsite

[1]Excluding Saturdays that tie into Holiday weekends and business continuity exercises.

Access to the phone and website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or voice response system received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

This document is a general communication being provided for informational purposes only. It is educational in nature and not designed to be a recommendation for any specific investment product, strategy, plan feature or other purposes. By receiving this communication you agree with the intended purpose described above. Any examples used in this material are generic, hypothetical and for illustration purposes only. None of J.P. Morgan Asset Management, its affiliates or representatives is suggesting that the recipient or any other person take a specific course of action or any action at all. Communications such as this are not impartial and are provided in connection with the advertising and marketing of products and services. Prior to making any investment or financial decisions, an investor should seek individualized advice from a personal financial, legal, tax and other professional advisors that take into account all of the particular facts and circumstances of an investor's own situation.

This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for, investment, accounting, legal or tax advice. Certain recordkeeping and administrative services for plans may be provided on behalf of JPMorgan Invest Holdings LLC (J.P. Morgan) by Empower Retirement, LLC (Empower).

J.P. Morgan Asset Management is the marketing name for the investment management businesses of JPMorgan Chase & Co. and its affiliates worldwide.

J.P.Morgan
Asset Management