

# JPMORGAN CHASE & CO

## FORM FWP

(Free Writing Prospectus - Filing under Securities Act Rules 163/433)

Filed 04/25/13

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CIK	0000019617
Symbol	JPM
Fiscal Year	12/31

# JPMORGAN CHASE & CO.

## Pricing Term Sheet

This term sheet supplements the information set forth under “Description of the Notes” in the Prospectus Supplement, subject to completion, dated April 24, 2013 to the Prospectus dated October 13, 2010.

Issuer:	JPMorgan Chase & Co.
Security:	4.25% Notes due 2018
Ratings*:	A2/A
Currency:	New Zealand Dollars (NZD)
Size:	NZD 500,000,000
Security Type:	SEC Registered Senior Notes
Maturity:	November 2, 2018
Spread to Benchmark Bond:	Semi Quarterly Mid Swap + 100 bps
Coupon:	4.25%
Payment Frequency:	Payable semi-annually in arrears
Day Count Convention:	Actual/Actual, ICMA
Price to Public:	99.477% of face amount
Yield to Maturity:	4.358%
Proceeds (Before Expenses) to Issuer:	NZD 495,635,000
Interest Payment Dates:	May 2 and November 2 of each year, commencing November 2, 2013
Business Day:	New York, London and Wellington, New Zealand
Additional Amounts:	No
Trade Date:	April 24, 2013
Settlement Date:	May 2, 2013 (T+6)
Clearing and Settlement:	Euroclear / Clearstream, Luxembourg
Denominations:	NZD 5,000 x NZD 5,000
ISIN/Common Code:	XS0925035692 / 092503569
Bookrunners:	J.P. Morgan Securities plc Australia and New Zealand Banking Group Limited

\* Note: A securities rating is not a recommendation to buy, sell or hold securities and may be subject to revision or withdrawal at any time.

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Settlement Period: The closing will occur on May 2, 2013, which will be more than three U.S. business days after the date of this pricing term sheet. Rule 15c6-1 under the Securities Exchange Act of 1934 generally requires that securities trades in the secondary market settle in three business days, unless the parties to a trade expressly agree otherwise.

JPMorgan Chase & Co. has filed a registration statement (including a prospectus, as supplemented by a prospectus supplement) with the Securities and Exchange Commission, or SEC, for the offering to which this term sheet relates. Before you invest, you should read the prospectus in that registration statement, the prospectus supplement and any other documents relating to this offering that JPMorgan Chase & Co. has filed with the SEC for more complete information about 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](http://www.sec.gov). Alternatively, the issuer, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by calling collect 1-212-834-4533.

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