

Holders who tender notes after the early tender date, and on or prior to the expiration date and time will only be eligible to receive the tender offer consideration of USD 1005 per USD 1000 principal amount, (total consideration minus the early tender premium), plus the applicable accrued interest.

Notes tendered must be in integral multiples of USD 1000 principal amount.

There is no guarantee of delivery (protect) privilege afforded this offer.

Notes tendered may be withdrawn and consents delivered may be revoked at any time at or prior to 5:00 p.m., NYC time, on February 28, 2013, unless extended, (the Withdrawal Deadline).

A valid withdrawal of tendered notes will constitute the concurrent valid revocation of consents. Consent may not be revoked without a concurrent valid withdrawal of the related notes.

Holders should consult their tax advisor for complete details in reference to withholding taxes.

As per the Offer to Purchase: The initial settlement date for the tender offer will be a business day chosen promptly following both the early tender time and the satisfaction or waiver of the conditions to consummation of the tender offer, which is anticipated to be the business day following the early tender time. The final settlement date for the tender offer will be promptly after the expiration time, and is expected to be the next business after the expiration time.

Holders must review the offer material to fully understand the terms and conditions of this offer.

The early consent will expire on February 28, 2013. Holders must respond by no later than 5:00 p.m. New York City time on February 26, 2013.

This offer will expire on March 14, 2013. Holders must respond by no later than 5:00 p.m. New York City time on March 12, 2013.

JPMorgan has not received information that would indicate that this offer is subject to IRS PLR 302.

The information contained herein is a summary that does not contain the entire text of the offering and may not contain all the information you may wish to consider in determining whether or not to participate in this offer. Please refer to the offering material for the complete terms and conditions of this offer. Holders should consult with your own advisors in deciding whether or not to participate in the offer.

Restrictions

Extended Text

CONSENTS TEND
ER NOTIFICATION OF A CONSENT AND TENDER OFFER
AMENDMENT: ADDITIONAL COMMENTS ADDED

Holders are advised that the Agent expects the scheduled interest payment payable to holders on the record date of 02/14/2013 will be made in a regular manner.

Dear Customer:

One of our financial services has informed us of a Consent and Tender Offer on the above referenced security.

Holders are to obtain the Offer to Purchase dated, February 14, 2013,