

Xcitek Solutions Plus

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 8:00 a.m. New York City time on this date through JPMorgan Access or by a properly formatted SWIFT MT 565 message. Should you desire to submit a manual facsimile instruction to JPMorgan on this offer, 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 8:00 a.m. New York City time on this date through JPMorgan Access or by a properly formatted SWIFT MT 565 message. Should you desire to submit a manual facsimile instruction to JPMorgan on this offer, 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. JPMorgan does not accept corporate action instructions or revised instructions via email or phone. Holders must use one of the authorized instruction methods, including Corporate Actions Instructions Online (CAI), SWIFT, or your designated corporate action instruction facsimile number. Any revised instructions must be clearly marked as revised or the instruction will be rejected. The terms of the offering material will prevail and supersede any written and/or oral communications with JPMorgan.

Regards,

CORPORATE REORGANIZATION DEPARTMENT

External Notes

THE INFORMATION ON THIS WEBSITE IS FOR THE USE OF EMPLOYEES OF JPMORGAN'S INVESTMENT MANAGEMENT GROUPS

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