

Responding to disasters

How to help make sure your donations are used as you intend—and have the greatest positive impact possible

The Philanthropy Centre at J.P. Morgan



Many people want to help alleviate the suffering and need created by natural and conflict-related disasters. But donating effectively can be challenging during crises, as information coming from the field can be inaccurate, and charities available to receive donations for a disaster may suddenly seem to proliferate.

To assist you in your giving, The Philanthropy Centre at J.P. Morgan is pleased to offer these guidelines for your consideration:

1. Know the charity you are supporting

Ideally, your donation can be made through existing registered charities. Look for charities that have proven track records of success in disaster management and/or familiarity with the target region. When looking for these organizations, you may also be able to find charities that marry your existing philanthropic goals with needs that emerged from the disaster.

If you choose to work with a new charity created specifically to deal with the current crisis, be sure to obtain from the organization, proof that it has applied for its 501(c)3 status with the U.S. Internal Revenue Service or that it is using a registered, fully functional fiscal sponsor to gather funds.

When assessing an organization, consider factors such as:

- Quality of the leadership and governing board
- Relationships with local government and other nonprofits
- Capacity to manage funds
- Ability to assess the needs on the ground

2. Recognize that disaster-related needs evolve over time

Keep in mind both the short- and the long-term needs of affected areas. Immediate assistance, such as emergency shelter and supplies, is critical right after the catastrophe. Long-term assistance, such as projects aimed at planning, reconstruction and mental health support, is vital for rebuilding and maintaining healthy communities over time.

Most disaster fundraising efforts decline dramatically within six months after the disaster. Donors often expect those resources to be deployed immediately, but that may not always be the case. This may lead to frustration for both the donor and the recipient.

As a donor, consider the following:

- Emergency supplies are essential. Find out if distribution channels for emergency supplies have been established and have been coordinated across charities and government departments to ensure that people with the greatest needs are reached first.
- Needs often vary from neighborhood to neighborhood. News reports and social media may not fully represent the actual experience across an entire disaster region. Resource deployment may seem slower than expected, but may not reflect realities on the ground.
- Crises tend to exacerbate existing social issues. Continue to educate yourself on opportunities that may emerge from increased attention to issues you are passionate about.

3. Keep track of results

Set clear expectations for your gift so that your donation is used for the purposes you intend. In addition, expect charities to provide frequent reports both on current needs and on their responses. If you have contributed significant funds to an organization, consider conducting a site visit or requesting a meeting with leadership three to six months after the donation to learn how your donation is being used.

Helping people who are in great peril is one of the most intrinsic forms of philanthropy. As you develop your plan for giving during crises, your J.P. Morgan team is available as a resource and sounding board for ideas.

JPMorgan Chase Bank, N.A. and its affiliates (collectively "JPMCB") offer investment products, which may include bank-managed accounts and custody, as part of its trust and fiduciary services. Other investment products and services, such as brokerage and advisory accounts, are offered through J.P. Morgan Securities LLC (JPMS), a member of FINRA and SIPC. JPMCB and JPMS are affiliated companies under the common control of JPMorgan Chase & Co.

INVESTMENT PRODUCTS: • NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

IMPORTANT INFORMATION

Purpose of This Material

This material is for information purposes only. The information provided may inform you of certain investment products and services offered by J.P. Morgan's private banking business, part of JPMorgan Chase & Co. The views and strategies described in the material may not be suitable for all investors and are subject to investment risks. **Please read this Important Information in its entirety.**

Confidentiality

This material is confidential and intended for your personal use. It should not be circulated to or used by any other person, or duplicated for non-personal use, without our permission.

Legal Entity and Regulatory Information

In the **United States**, Bank deposit accounts, such as checking, savings and bank lending, may be subject to approval. Deposit products and related services are offered by **JPMorgan Chase Bank, N.A.** Member FDIC.

JPMorgan Chase Bank, N.A. and its affiliates (collectively "**JPMCB**") offer investment products, which may include bank-managed accounts and custody, as part of its trust and fiduciary services. Other investment products and services, such as brokerage and advisory accounts, are offered through **J.P. Morgan Securities LLC ("JPMS")**, a member of FINRA and SIPC. **JPMCB** and **JPMS** are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states.

In the **United Kingdom**, this material is issued by **J.P. Morgan International Bank Limited (JPMIB)** with the registered office located at 25 Bank Street, Canary Wharf, London E14 5JP, registered in England No. 03838766. **JPMIB** is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. In addition, this material may be distributed by **JPMorgan Chase Bank, N.A. ("JPMCB"), Paris branch**, which is regulated by the French banking authorities Autorité de Contrôle Prudenciel et de Résolution and Autorité des Marchés Financiers or by **J.P. Morgan (Suisse) SA**, which is regulated in Switzerland by the Swiss Financial Market Supervisory Authority (FINMA).

In **Hong Kong**, this material is distributed by JPMCB, Hong Kong branch. **JPMCB, Hong Kong branch** is regulated by the Hong Kong Monetary Authority and the Securities and Futures Commission of Hong Kong. In Hong Kong, we will cease to use your personal data for our marketing purposes without charge if you so request. In **Singapore**, this material is distributed by **JPMCB, Singapore branch**. JPMCB, Singapore branch is regulated by the Monetary Authority of Singapore. Dealing and advisory services and discretionary investment management services are provided to you by JPMCB, Hong Kong/Singapore branch (as notified to you). Banking and custody services are provided to you by JPMIB and/or JPMCB Singapore Branch. The contents of this document have not been reviewed by any regulatory authority in Hong Kong, Singapore or any other jurisdictions. You are advised to exercise caution in relation to this document. If you are in any doubt about any of the contents of this document, you should obtain independent professional advice.

With respect to countries in **Latin America**, the distribution of this material may be restricted in certain jurisdictions. Receipt of this material does not constitute an offer or solicitation to any person in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it would be unlawful to make such offer or solicitation. To the extent this content makes reference to a fund, the Fund may not be publicly offered in any Latin American country, without previous registration of such fund's securities in compliance with the laws of the corresponding jurisdiction. Public Offering of any security, including the shares of the Fund, without previous registration at Brazilian Securities and Exchange Commission—CVM is completely prohibited. Some products or services contained in the materials might not be currently provided by the Brazilian and Mexican platforms.

Non-reliance

We believe the information contained in this material to be reliable and have sought to take reasonable care in its preparation; however, we do not represent or warrant its accuracy, reliability or completeness, or accept any liability for any loss or damage (whether direct or indirect) arising out of the use of all or any part of this material. We do not make any representation or warranty with regard to any computations, graphs, tables, diagrams or commentary in this material, which are provided for illustration/reference purposes only. The views, opinions, estimates and strategies expressed in it constitute our judgment based on current market conditions and are subject to change without notice. We assume no duty to update any information in this material in the event that such information changes. Views, opinions, estimates and strategies expressed herein may differ from those expressed by other areas of J.P. Morgan, views expressed for other purposes or in other contexts, and this material should not be regarded as a research report. Any projected results and risks are based solely on hypothetical examples cited, and actual results and risks will vary depending on specific circumstances. Forward-looking statements should not be considered as guarantees or predictions of future events. **Investors may get back less than they invested, and past performance is not a reliable indicator of future results.**

Risks, Considerations and Additional Information

There may be different or additional factors which are not reflected in this material, but which may impact on a client's portfolio or investment decision. The information contained in this material is intended as general market commentary and should not be relied upon in isolation for the purpose of making an investment decision. Nothing in this document shall be construed as giving rise to any duty of care owed to, or advisory relationship with, you or any third party. Nothing in this document is intended to constitute a representation that any investment strategy or product is suitable for you. You should consider carefully whether any products and strategies discussed are suitable for your needs, and to obtain additional information prior to making an investment decision. Nothing in this document shall be regarded as an offer, solicitation, recommendation or advice (whether financial, accounting, legal, tax or other) given by J.P. Morgan and/or its officers or employees, irrespective of whether or not such communication was given at your request. J.P. Morgan and its affiliates and employees do not provide tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any financial transactions. Contact your J.P. Morgan representative for additional information concerning your personal investment goals. You should be aware of the general and specific risks relevant to the matters discussed in the material. You will independently, without any reliance on J.P. Morgan, make your own judgment and decision with respect to any investment referenced in this material.

J.P. Morgan may hold a position for itself or our other clients which may not be consistent with the information, opinions, estimates, investment strategies or views expressed in this document. JPMorgan Chase & Co. or its affiliates may hold a position or act as market maker in the financial instruments of any issuer discussed herein or act as an underwriter, placement agent, advisor or lender to such issuer.

While we make every effort to provide accurate and complete information, we rely on external sources for this information. As such, we cannot accept any responsibility for any errors or omissions that may occur in the provision or transmission of this information. Further, you acknowledge that while we may give you our views on the appropriateness of investments, you are solely responsible for the tax consequences of any actions that you instruct us to take. We do not accept any responsibility for any adverse tax consequences or liabilities arising as result of actions that we may take within the scope of our authority. JPMorgan Chase and its affiliates do not provide tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.

References in this report to "J.P. Morgan" are to JPMorgan Chase & Co., its subsidiaries and affiliates worldwide. "J.P. Morgan Private Bank" is the brand name for the private banking business conducted by J.P. Morgan.

If you have any questions or no longer wish to receive these communications, please contact your usual J.P. Morgan representative.