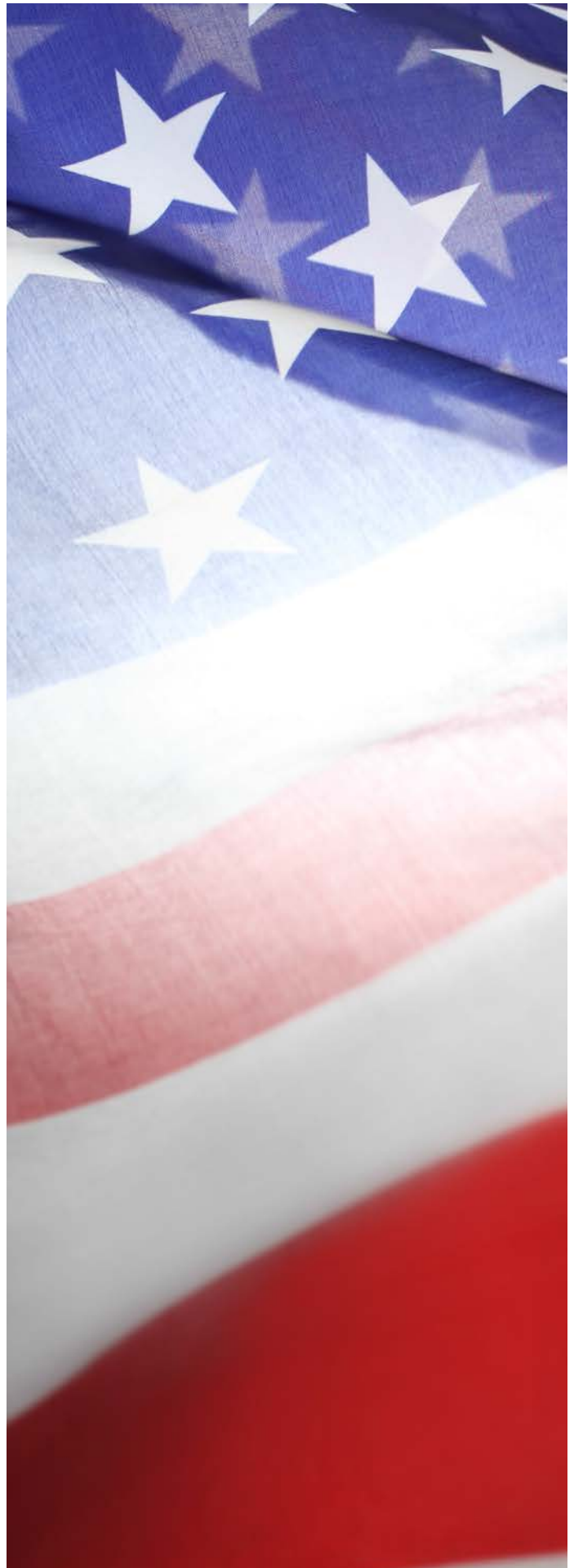


The JPMorgan Chase Pathfinder Playbook

A veteran acclimation program
development roadmap

June 2018

JPMORGAN CHASE & CO.



Introduction

The purpose of this Pathfinder playbook is to provide employers with a veteran acclimation program development roadmap. JPMorgan Chase's Pathfinder Mentoring Program addresses some of the common challenges veterans encounter when they transition from military service into a corporate career. The Pathfinder playbook provides an outline to help companies guide their new veteran hires in areas such as company culture, corporate environment, associated values and beliefs.

Why Hire Veterans?

Over the past 7 years, JPMorgan Chase has hired over 13,000 veterans. The firm recognizes that veteran talent contributes to business success. According to a report by the Institute for Veterans and Military Families (IVMF) at Syracuse University, entitled *Revisiting the Business Case for Hiring a Veteran*, veterans possess the following skills:

- Entrepreneurial spirit
- High levels of trust
- Transferable skillset(s)
- Advanced technical training
- Proficiency in discontinuous environments
- High levels of resiliency
- Advanced team-building skills
- Strong organizational commitment
- Cross-cultural experiences

The Challenge of Veteran Attrition

Starting a new job at any organization can be difficult. However, transitioning from life in the military into a corporate setting has unique challenges regarding changes in culture, expectations for advancement, and differences in communication, among others. These changes, if not addressed, can result in some veterans feeling out of place and can potentially contribute to attrition.

“ **Nearly 50%** of the Veterans surveyed who left their first post-separation position left in twelve months or less and **over 65%** left within two years.”

Source: 'Veteran Job Retention Survey Summary,' Institute for Veterans and Military Families, Syracuse University; VetAdvisor, 2014'

Case Study:

JPMorgan Chase's Pathfinder Mentoring Program

Program Structure

The **Pathfinder Mentoring Program (Pathfinder)** is a veteran mentoring program that pairs recently transitioned veterans with veterans who have been with the firm for over a year, to support acclimation and development.

Key components of Pathfinder:

- Veteran-to-veteran mentoring
- 1-year relationship

Program tenets:

- Early engagement (within 30-days)
- Conversation guides
- Trust-based relationship
- Technology-enabled pairing

Program Eligibility

Pathfinder is designed to support recently transitioned veterans who are new to the civilian workforce, but the program is open to any new veteran employee who feels that he or she may benefit from participating.

Pathfinder Mentees

Veterans with JPMorgan Chase **less than** one year, and:

1. Have recently left active duty, or...
2. Have recently completed a degree program, or...
3. Are working in financial services or the civilian workforce for the first time, or...
4. Want to connect with a peer-level resource

Pathfinder Peer Mentors

Veterans with JPMorgan Chase **more than** one year, and:

1. Agree to a commitment of one hour a month for 12 months as a peer mentor
2. Completes the peer mentor training video

Program Pair Matching Methodology

Mentors and mentees are matched using an algorithm that prioritizes both business criteria and military experience. Some flexibility is given to ensure veteran hires are paired with a proper mentor within 30 days.



Mentees Enrollment Questions

- Branch of Service?
- Still in Guard or Reserves?
- Officer/Enlisted?
- Is this job your first job since leaving the military?
- Is this your first job in the Finance Industry?
- Are you currently enrolled in the Veterans Business Resource Group?
If "No" would you like to join the Veterans Business Resource Group?

Peer Mentors Enrollment Questions

- Branch of Service?
- Still in Guard or Reserves?
- Officer/Enlisted?
- Is this job your first job since leaving the military?
If "no", how many jobs have you had since leaving military?
- Is this your first job in the Finance Industry?
- Are you currently enrolled in the Veterans Business Resource Group?
If "No", would you like to join the Veterans Business Resource Group?
- Are you willing to spend a minimum of one hour a month with your mentor over a 12 month period?
- How many new Veteran mentees are you willing to support at this time?
- Will you complete a Peer Mentor Training Session in the next two weeks?

Playbook Overview

The Pathfinder playbook presents 11 topics for discussion over the one-year mentoring relationship. The topics are based on research collected from focus groups within JPMorgan Chase and insights from the larger veteran community. Each topic follows a standard format:

Objective: Topic discussion points, significance, and desired outcome

Background: Additional information for further discussion

Guiding Scenarios: Questions developed to help guide deeper discussions

Playbook Topics

The Pathfinder mentoring topics include:

Your Company:

- Values/business principles
- Leadership
- Organizational structure

Culture:

- Cultural differences
- Communication
- Department
- Collaboration

Your First Year:

- Objectives for your first year
- Career progression
- Benefits

Company Consideration: While these are topics aligned with the needs of transitioning veterans into JPMorgan Chase customization may be required for these topics to better align with your company's context, industry, business strategy and/or business principles.

Mentoring Platform

A unique pairing technology was chosen to help scale Pathfinder. Mentors and mentees are paired within 30 days of arrival using the following criteria.

Key Pairing Criteria



Same Location
(whenever possible)
to allow face to face meetings to occur



Same Role Level
(whenever possible)
between Mentor
and Mentee

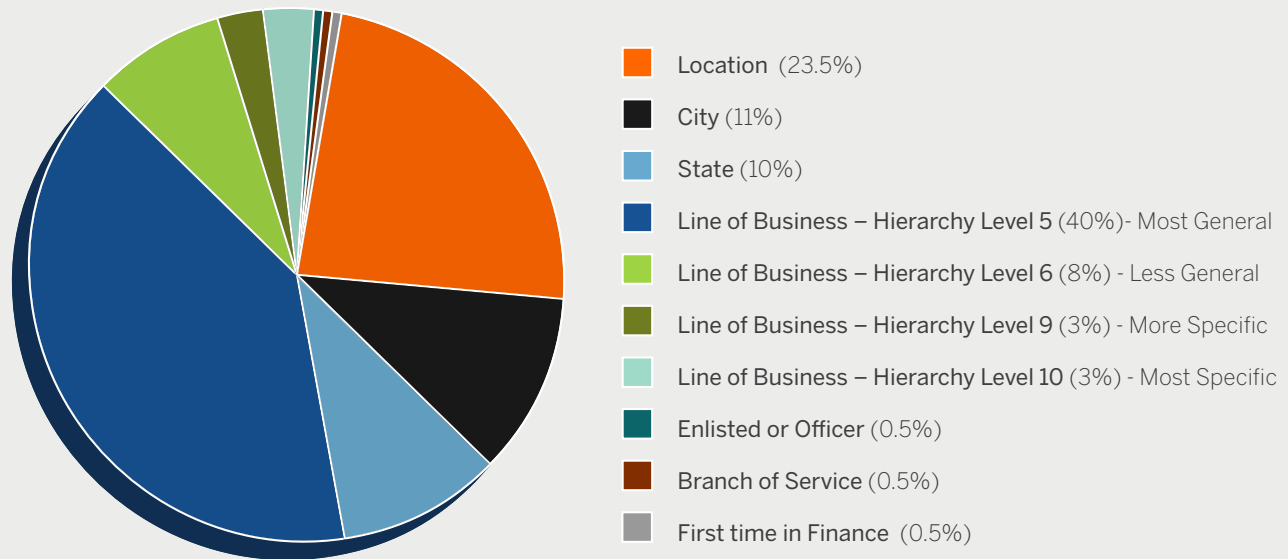


Same Line of Business
(but not
the same chain of
command)



Mentee Paired With Mentor

Pairing Algorithm



Company Consideration: Some companies may be geographically decentralized which may require you to use a more virtual mentoring program (rather than face-to-face meetings) over a phone or other method. This might take location out of your equation and put more emphasis on another criteria such as military experience, experience in your business, or line of business. On a separate note, carefully consider the questions you ask in your program enrollment phase. This data will inform your understanding of the profile of the program participants, for both mentor and mentee.

Emerging Lessons Learned

JPMorgan Chase's initial design of Pathfinder was grounded in the peer-to-peer orientation. The assumption was that some veterans may not be willing to open up and engage with an individual that they perceive to be of a higher rank or status within the firm, and that the intended trust-based relationships would not be formed. In practice we have found that not only do individuals connect well across role levels, but that the more conditions we put in place to create an optimal match, the less likely there is to be a match at all. Ultimately, the most important outcome of our program is that we are creating and supporting a thriving community and network of veterans within the organization.

The next iteration of the program will introduce a greater amount of choice and self-direction. It will expand the potential relationship types to include non-veterans, and also introduce a greater range of topics that cover traditional career development subjects beyond private sector acclimation.

Alternate models to support veteran acclimation

Listed below are additional approaches companies can take to disseminate veteran acclimation tools, regardless of available resources, facilities, and capacity for scale.



Class Training

Teaching the acclimation topics as a class session may be ideal for some companies. Training can be delivered monthly (or an appropriate frequency depending on the rate of veteran hiring) by an individual with both company and military experience. The target audience could include all veterans hired since the previous training delivery.



Veteran Briefing Sessions

Another option is to include a Veteran Acclimation Training module into an existing New Employee Onboarding curriculum. An instructor could deliver the Pathfinder curriculum during a monthly (or alternate frequency) conference call for new veteran hires.



Manager Training

Companies can use the Pathfinder acclimation topics as a starting point for a training of managers of veterans. Managers can engage with each of the 10 topics through the lens of a manager. If a hiring manager better understands the signs of veteran fatigue or dissatisfaction, then they can easily provide feedback and recommend appropriate actions to benefit both parties.

Key success factors for any implementation model

Understand Your Veteran Population

One of the big challenges for any company is to ensure that you have visibility into your veteran population. Many companies capture a veteran's status during the interview/onboarding process. Given data privacy concerns, you will need to discuss use of veteran information with appropriate HR/data privacy resources within your company. If the veteran information is not available, use of a business resource group or affinity group for veterans is an effective alternative. This group will attract veterans and allow your employees to self-identify as a veteran when they join the group.

Within your company, you are likely to have veterans of many types and levels, but they can be categorized into two groups based on their familiarity with the corporate sector: experienced and recently transitioned.

Experienced veterans can take several forms: those who have been out of the military for a long time and have worked within your industry, and those who are making a career change and are new to your industry. Each of these distinctions have different levels of company understanding and as such, have different needs from the mentoring program.

Transitioning veterans can also take several forms: those who left the service recently and entered your company or those who have participated in retraining or higher education programs upon completion of their military service. It is important to note that the acclimation program is primarily for veterans who have recently transitioned from the military and are entering the corporate workforce for the first time.

Provide a Mentor Playbook

Regardless of whether you use the template provided in this document or you choose to develop your own playbook, it is highly recommended that you provide your mentees and mentors something to guide them through their relationship. Added structure and guidelines encourage important reflections and may help participants understand that the challenges they face are common, addressable and surmountable.

Establish Visible Internal Champions

As you look to build out any veteran related program(s), it will be imperative that you have senior champions (sponsors) across your company to provide assistance in marketing, resourcing and providing overall support of your veteran efforts. The best allies for your veteran acclimation program tend to be senior managers who are themselves veterans, or senior management with strong ties to the military (family/friends). Ensure regular engagement with your senior management advocate(s) so they can serve as effective ambassadors with key internal influencers.



Identify Potential Internal Partners

The single most important group that will ensure success of your acclimation program will be the experienced veterans within your company. Veterans as a collective group will always be connected to one another due to their shared experiences and as a result, you will find that in many instances they will be excited to help other veterans in their transition. Most individuals who have served in the military and then had to make the transition into corporate America fully understand the challenges that these changes bring and they want to help others—this is the passion that you want to harness.

Harness Veteran Employee Passion to Support Other Veterans

The single most important group that will ensure success of your acclimation program will be the experienced veterans within your company. Veterans as a collective group will always be connected to one another due to their shared experiences and as a result, you will find that in many instances they will be excited to help other veterans in their transition. Most individuals who have served in the military and then had to make the transition into corporate America fully understand the challenges that these changes bring and they want to help others—this is the passion that you want to harness.

Appendix: JPMorgan Chase & Co. Pathfinder Playbook Example

Pathfinder Discussion Topics

Appendix Structure:

Playbook Overview

This appendix provides distinct topics for discussion over the yearlong mentoring relationship. Pathfinder program topics are based on research collected from focus groups within JPMorgan Chase and the larger veteran community.

Objective: Topic discussion points, significance, and desired outcome

Background: Additional information for further discussion

Guiding Scenarios: Questions developed to help guide deeper discussions

Section 1: JPMC as a Firm:

- Values/business principles
- Leadership/Management
- Organizational structure

Section 2: Culture:

- Cultural differences
- Communications
- Department
- Collaboration

Section 3: Your First Year:

- Objectives for your first year
- Career progression
- Benefits

Section 1 : JPMorgan Chase as a Firm

Conversation Topic: Values/Business Principles

In the military, the values of the branch of service are the foundation that guides how servicemen and women conduct themselves. The expectations are set for others and the entire organization, the same is true for the values and principles of JPMorgan Chase.

Objective: For this topic, share the values each of you have brought from your military service and reflect on how those values may align or diverge from JPMorgan Chase's business principles?

Background: Value comparison across organizations

Army: Loyalty, Duty, Respect, Selfless Service, Honor, Integrity, Personal Courage

Navy: Honor, Courage, Commitment

Marine Corps: Honor, Courage, Commitment

Air Force: Integrity, Service before Self, Excellence

Coast Guard: Honor, Respect, Devotion to Duty

JPMorgan Chase Business Principles:

- Exceptional client service
- Operational excellence
- A commitment to integrity, fairness and responsibility
- A great team and a winning culture

Questions:

- Which values are most important to you from your military service? How might that value manifest itself at JPMorgan Chase?
- Would there be an opportunity for you to engage your team and/or manager in a discussion on values?

Conversation Topic: Leadership/Management

Objective: Explore what similarities and differences you have observed at your current role within JPMorgan Chase. How can you leverage your leadership and management experience in the military to benefit your current team?

Background: Leadership attributes across organizations

Army Leadership Manual FM 6-22

- Have a vision and lead change
- Be your formation's moral and ethical compass
- Learn, think, adapt
- Balance risk and opportunity to retain the initiative
- Build agile, effective, high-performing teams
- Empower subordinates and underwrite risk
- Develop bold, adaptive, and broadened leaders
- Communicate—up, down, and laterally; tell the whole story

JPMorgan Attributes of a Leader

People Leadership

- Sets high standards
- Treats all people right and with respect
- Manages performance

Business Execution

- Discipline
- Fortitude
- Faces facts

Partnership

- Fosters openness and teamwork
- Has real humanity

Client/Customer Focus

- Sets things up for success
- Drives innovation
- Strategic thinking

Questions:

- What do you observe that is similar? Where is the emphasis divergent? Why is that?
- What has been your own experience of adapting to a new style of leadership at JPMorgan Chase?
- How does leadership manifest in a matrixed organization, and how does that differ from leadership in a more formal hierarchy?

Scenario 1: In the military, you led a team. In your first job with JPMorgan Chase, you are an individual contributor (not in-charge of a team). Your role limits the extent to which you can leverage your leadership and management experience.

- How can you leverage your experience to help your team succeed?
- What can you do to best support your manager?
- What can you do to apply your leadership experience to your new environment/context at JPMC?
- What actions might you avoid?

Scenario 2: You are in a management role in your first job at JPMorgan Chase, following a military career that included management and leadership responsibilities.

- In what ways may your leadership style need to adapt in order to be successful at the firm?
- What resources can you access to support your management transition?
- Are there managers at the firm, whether peers or senior managers, who you observe to be successful? Are there some behaviors they exhibit that you can begin to emulate?

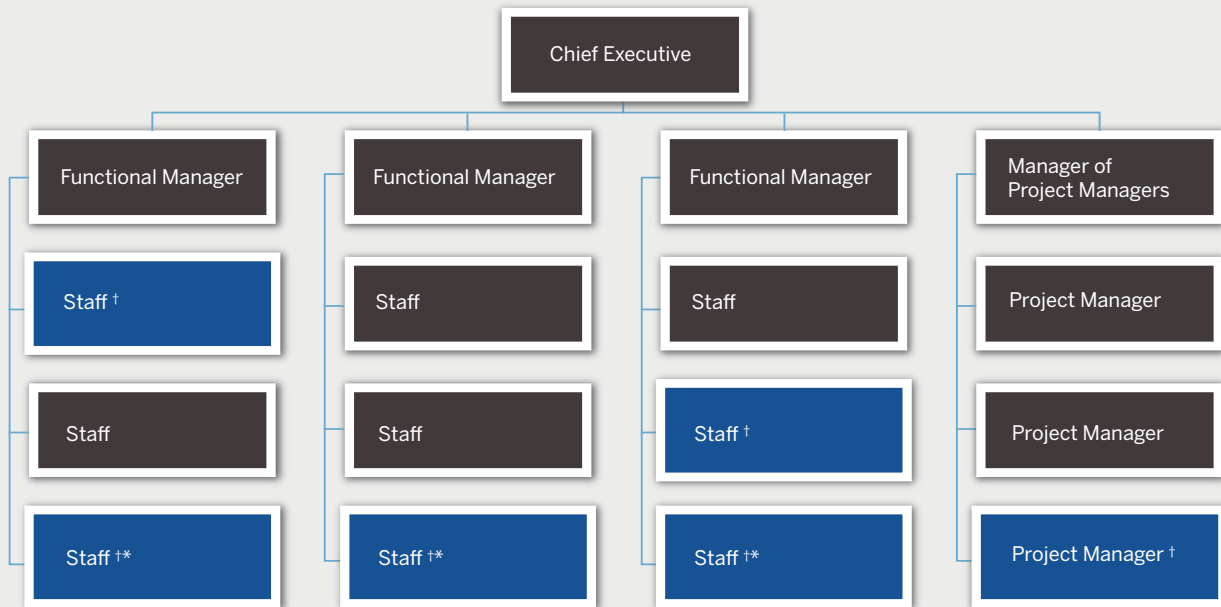
Conversation Topic: Organizational Structure

The military is a hierarchical organizational structure with a clear chain of command. By contrast, JPMorgan Chase is a matrix organization. This organizational shift from the military to a large corporation can challenge a military veteran's understanding of how "things get done around here."

Objective: Share your respective experiences adjusting to a matrix organization. Explore the differences and similarities to the military structure, and discuss skills mentees can further develop to be successful in their new context.

Background: A matrix organization is a structure in which the reporting relationships are set on a grid or matrix, rather than a traditional hierarchy. Employees have dual or multiple reporting relationships—generally to both a functional manager and a product/project manager. This organizational structure facilitates the horizontal flow of skills and information, and requires that employees influence and collaborate across groups and teams.

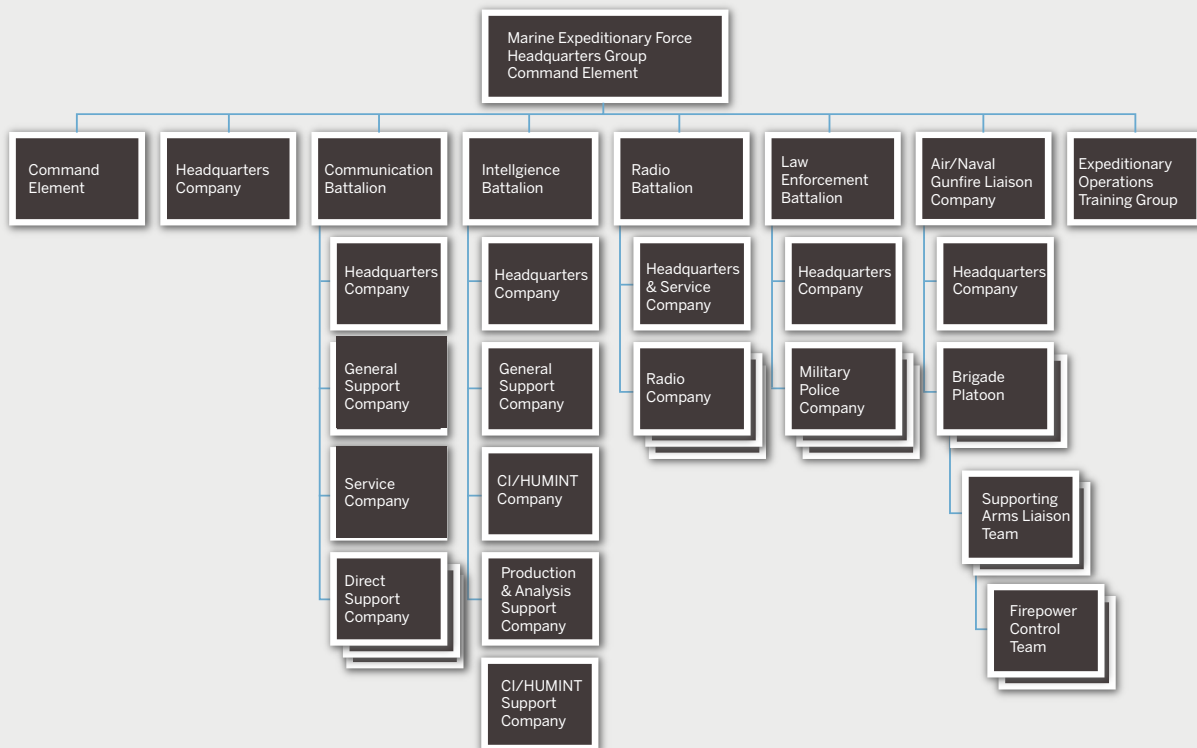
Matrix Organizational Structure



■ † Staff engaged in cross-functional project team

* Project coordination

Hierarchical Organizational Structure



Questions:

- What are the similarities/differences that exist in organizational structure between a typical military unit (hierarchical) and JPMorgan Chase (matrix)?
- What has been your experience in navigating this new way of working? What might you need to further develop in order to be successful in this new context?

Section 2: Culture

Conversation Topic: Cultural Differences

There are the obvious or visible ways in which the culture of the military and JPMorgan Chase differ (i.e., dress code, hierarchy) and elements that may not be as obvious (i.e., rules of behavior, roles and status). Those cultural differences are often even more challenging to identify and understand.

Objective: Explore the culture of JPMorgan Chase and identify the aspects that may be more invisible for someone new to the context.

Background: Military culture and JPMorgan Chase corporate culture differ in many ways. Military culture is characterized by a hierarchical structure, exact rules of conduct and interaction, defined roles, rank and status, and clearly defined career progression. Conversely, JPMorgan Chase culture is characterized by more implied norms, use of a matrix environment and focus on work streams, in some instances more flexible/fluid roles and status, and less defined career progression.

Some examples of cultural difference:

- The way work gets done: Collaborative nature of getting things done at JPMorgan Chase as compared to directives from above in the military
- Opportunity to add value: Mission-oriented (clear task and purpose in the military) vs. often unstated objectives (you must find opportunities to provide value)
- Receiving feedback: JPMorgan Chase is investing in enhancing the frequency of feedback vs. regular direct feedback in the military
- Understanding orders/requests: Discuss how subtle hints from your manager may contain actual tasks; pay attention and ask questions if there is confusion
- The need to network: Importance of networking to get things done—there is no such thing as rank to ‘direct’ others to do something; develop relationships that are mutually beneficial to get the assistance you need
- Knowing the lingo: You must learn the JPMorgan Chase lingo (study the acronyms list)—this will help you communicate with others
- Understanding terms: In the military, if a leader asked you to “think” about something, that most often meant you were going to have a discussion; if a

JPMorgan Chase manager asks you to “think” about something, consider putting your thoughts into a product (PowerPoint presentation, Excel spreadsheet, Word document, etc.)

Questions:

- When thinking about culture differences in JPMorgan Chase terms: What do you observe to be the culture of the firm? What is visible and invisible?
- What aspects of culture are the most difficult to understand and why?
- If you are a manager at JPMorgan Chase, what aspects of military culture do you believe will be effective with your team? What aspects of military culture will be ineffective with your team?

Conversation Topic: Communication

Communication styles is another complicated example of a cultural difference between JPMorgan Chase and the military.

Objective: Explore how veterans can ensure their communication styles support their success within the firm.

Background: Oral and written communication styles differ in the military and JPMorgan Chase. Whereas direct verbal and written communication is common in the military, there are quite a range of expectations and acceptable styles at the firm. There is also a significant difference in non-verbal communication (how we sit, stand and our body language in general). Some of this will be covered later in the section on Department.

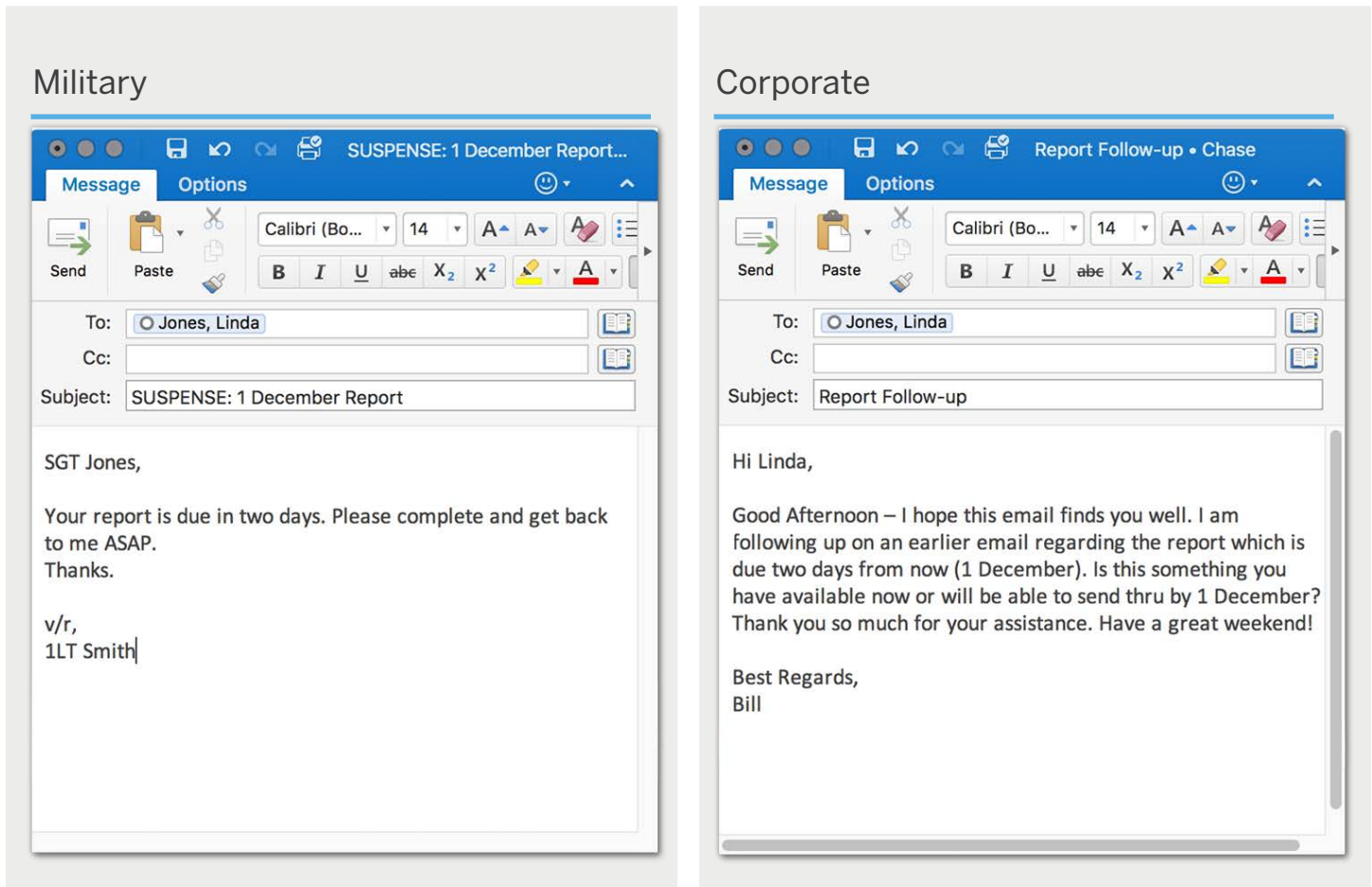
Questions:

Scenario 1: In the military you were accustomed to getting a mission with a clear task and purpose. Tasks received at JPMorgan Chase may not be as clear. Consider the below language from a hypothetical manager:

- You know what would be great . . .
- Can you think about 'X'. . .?
- I am interested in learning more about 'X', is this something you might be interested in?
- It would be wonderful if we could put together a brief on 'X'

These statements do not necessarily outline a clear task or purpose, however all are requests for action. What types of questions could you ask to further clarify the manager's requests?

Scenario 2: Review the following two emails and observe the difference in writing styles communicating the same message. There is an expectation that formalities be exchanged, and requests are made indirectly and does not contain 'BLUF' or Bottom Line Up Front.



- As you reflect on your own communication style, are there behaviors you need to adopt or adapt in order to more effectively communicate with others at the firm?
- General rules for communications:
 - Always maintain a professional tone/word choice
 - Be mindful of others and understand that some common experiences among veterans may be jarring or emotionally traumatic to others
 - Spellcheck your emails. Never send an email when upset/angry—choose to make a call or meet in person after cooling off.
 - Write every email as if it could be published on the firm's webpage
- We are a global and diverse company; be sensitive to this fact in your communications

Conversation Topic: Department

Individual behavior, manners and conduct are clearly delineated within the military branches. Conversely, corporations have their own unique behavior and conduct rules and each individual must adapt him or herself accordingly.

Objective: Explore what components of military bearing are still relevant and valued in this new context, and what are those components that are not well-understood or received?

Background: In the military, you learned about the importance of military bearing: clean and correctly arranged uniform, properly worn equipment and manner of behavior. JPMorgan Chase has its own set of rules that are important to follow in order to present oneself in the best light. These rules are not as defined nor as rigid as in the military, however, many veterans benefit from observing the comportment or bearing of their civilian colleagues and managers.

Questions:

Scenario 1: You are in a meeting and the project that you and your team are diligently working on is the subject of discussion. Following the presentation, senior management is very critical of the work and considers pulling funding for the project.

- How will you respond to criticism?
- What can you do to positively influence senior management decisions?
- What would you have done in a similar situation in the military?

Scenario 2: You are participating in a team event after work. The team is meeting at a local pub after a great week in the office.

- As this could be a good opportunity to speak with leaders in a non-office environment, what considerations should you account for at the event?
- How will you ensure that your behavior, manners and appearance leave a great impression and are appropriate?

Conversation Topic: Collaboration

Collaboration is an essential skill for success within any organization and recently transitioned military personnel may require guidance for how collaboration works within a matrix organization.

Objective: Explore the challenges and opportunities for collaboration within the JPMorgan Chase context and how those situations are unique within a matrix organization.

Background: In the military, you attempted to collaborate whenever possible. However, decision making and ultimate responsibility for outcomes was more often an individual concern. At JPMorgan Chase, many of us need to collaborate with a broad range of actors to source information, gain buy-in from important stakeholders, and influence others to contribute effort to a project.

Questions:

Scenario: You are an individual contributor working on a project and you have just been assigned another project about which you have little background. You tell your manager that you do not have sufficient knowledge for the additional project. Your manager says you need to collaborate to get your work done. Below are some ideas to discuss as to how you can meet your manager's intent:

- Find the best way to do your work with the resources that are available; determine how to gain access to information, shared responsibility and discovering tools
- Team up with someone external to your team to help get the work done
- Find others within the firm who may already be working on a similar effort and borrow from that effort
- Find external assistance outside the firm

Can you think of other ways to collaborate to get tasks/projects done?

- What does it mean in JPMorgan Chase when you hear someone say you must 'collaborate'?
- How do you collaborate as a new employee when you don't have a large network?

Section 3: Your First Year

Conversation Topic: Objectives for your First Year

This is one of the most powerful conversation topics in the Pathfinder playbook. A development plan is the most essential step to help ensure a successful transition from military service into a new corporate context.

Objective: Map out a development plan for the first year mentee at JPMorgan Chase to help ensure the most informed decisions drive their career forward.

Background: For many veterans, particularly those transitioning out of military service, it can be challenging to understand the pace of career development in the

civilian environment. Entering a large firm such as JPMorgan Chase, veterans may focus on their next promotion before they have had a chance to understand their new environment.

Questions:

Scenario 1: You have recently joined the firm and your manager sets up a 1 on 1 meeting to discuss your objectives and career development plan. What questions should you be prepared to discuss with your manager?

Development Plan Focal Points:

- Learn as much as you can about the firm, your business and your job
- Get a great evaluation. This will establish your value to the business and open up additional opportunities for growth/advancement in the future
- Network, network, network!! This will allow you to do two things:
 - Get things done within the firm. There is no such thing as rank to 'direct' others to do something; you must develop relationships that are mutually beneficial to get the assistance you need to accomplish tasks
 - Create future opportunities for yourself
- Understand and embrace the collaborative nature of how the firm operates
- Learn about promotion criteria for your business
- Request regular feedback from your manager
- Identify your strengths and opportunities—work on areas of opportunity (improvement)
- Be a continuous learner: you must ensure that you are always learning something new
- Become a Subject Matter Expert (SME) in something for your team

Conversation Topic: Career Progression

JPMorgan Chase does not have a defined 'ladder' to success. In many instances, successful career development at the firm includes lateral moves into different functions or lines of business. A vertical move is not always the most important next step.

Objective: This conversation topic focuses on the differences between career progression at JPMorgan Chase and in the military.

Background: Success in the military is defined by promotion and increased responsibility. The military is managed as an "up or out" organization; if you do not get promoted to the next rank on a certain timeline, the military will force you out. The military also outlines very specific paths for promotion. In most instances,

JPMorgan career paths are not as clear and can be shaped by the individual, not dictated by the larger organization.

Questions:

Scenario: Please discuss the following areas with your veteran employee as it relates to career management and progression:

- The importance of lateral moves within the firm
- Understanding promotion criteria within your line of business (LOB)
- Tracking accomplishments in MyDevelopment, an internal performance tracking tool
- How to ensure that your direct manager and his/her manager are aware of the work you are doing
- How to articulate your career aspirations to your manager so that he/she can assist you in meeting your goals. Your manager is one of the most important individuals for your career progression
- Involvement in other professional activities in addition to your day job (BRGs, Good Works, etc.) to build your network in other areas of the firm

Some questions to consider:

- Where do you see yourself within the firm in one year? Two years? Five years? Ten years?
- What is your path to realize these objectives?
- Who are your mentors? How can you establish mentors in JPMorgan Chase?
- What is your plan for networking? What groups will you join? Be sure to identify people to meet with for coffee in order to learn about other parts of the firm or help accomplish your objectives

Conversation Topic: Benefits

Service member benefits can differ drastically from corporate benefits. Setting those expectations early and understanding the difference is key for transitioning military veterans into their new corporate context.

Objective: Ensure transitioning service members understand and maximize their new benefits to ensure adequate coverage.

Background: As a service member, all of your benefits were provided by the military and made easily accessible. At JPMorgan Chase, you will need to understand your new benefit opportunities in order to make the correct elections.

Questions:

Scenario 1: You have recently departed the military with a Thrift Savings Plan (TSP) and are now choosing your benefits at JPMorgan Chase. You are eligible for the firm's 401(k).

- Do you understand the differences between your TSP and the JPMC 401(k)?
- Who can you speak with to learn more?

Scenario 2: Are you aware of all of the firm's benefits and how they can assist your overall personal financial situation?
