

## Edward Jones Trust Company Fee Disclosure Statement

### **AFFILIATE TRANSACTIONS**

Edward Jones Trust Company is a wholly owned subsidiary of The Jones Financial Companies, L.L.L.P. (Jones Financial). We are a separate entity from Edward D. Jones & Co., L.P. (“Edward Jones”), a registered broker-dealer and also a subsidiary of Jones Financial.

Edward Jones Trust Company’s published fee schedule provides a listing of the fees for our services. We may use Edward Jones and our other affiliates for account-related services. We typically use Edward Jones to act as a broker-dealer for security transactions within our accounts. The commissions for these transactions are typically included in our fees, but additional fees for other services by our affiliates may be charged to your account. You will be notified of any change to our published fee schedule.

### **FINANCIAL ADVISOR COMPENSATION**

Unless otherwise determined by state law, the Edward Jones financial advisor who assists with the account receives a portion, not to exceed 35%, of the fee charged by us. The assistance may include identification of clients in need of fiduciary services, collection of account or client information, and communication to clients. We remain solely responsible for all fiduciary services, including administrative and investment decisions.

Financial advisors may also participate in a bonus program sponsored by Edward Jones that will allocate a credit of \$0.54 for every \$1,000 under management at Edward Jones Trust Company. Under this program, financial advisors may receive production awards, trips and other incentives. Additional information with respect to financial advisor compensation can be found on the Edward Jones website ([www.edwardjones.com/disclosures](http://www.edwardjones.com/disclosures)).

Compensation paid to financial advisors may be adjusted from time to time. We may or may not reimburse Edward Jones for some or all of the compensation it pays to the financial advisor. Any such payments to the financial advisor or Edward Jones will not result in additional charges to the account.

The financial advisor does not receive direct allocation of the fees that we collect in our capacity

as trustee of an irrevocable life insurance trust. However, those fees may be considered by Edward Jones when calculating bonuses paid to financial advisors. When life insurance policies are purchased, insurance companies pay a commission to Edward Jones. Edward Jones also receives annual renewal commissions. These commissions do not result in additional charges to the account.

### **MUTUAL FUND FEE INFORMATION**

When acting as trustee or in other fiduciary capacities, we may hold or invest clients’ assets in mutual funds, money market funds, annuities or other pooled investments. Such funds are generally bought and sold at net asset value, resulting in no direct sales charge to the account. The fund management companies and their affiliates charge various commissions or management fees for their services, as described in their prospectuses. Those commissions or fees are separate from and in addition to the fees paid to Edward Jones Trust Company.

#### **RULE 12b-1**

A portion of the commissions or fees charged by the fund management companies or their affiliates may be paid to Edward Jones Trust Company, Edward Jones or our third-party service providers for administrative services. Such payments are governed by Rule 12b-1 of the Investment Company Act of 1940, as amended. Generally, the fees (known as “12b-1 fees”) are less than 1.00% of the average annual share value of the fund shares.

When 12b-1 fees arise from mutual fund assets held in accounts in which Edward Jones Trust Company has discretionary authority, which includes those accounts in which we serve as trustee, we will provide a Fee Offset in an amount approximately equivalent to the 12b-1 fees received by us or our third-party providers. The Fee Offset will be applied to our account fees and will show on the account statement.

When 12b-1 fees arise from assets held in the subaccounts of annuities, life insurance policies or other similar products, they may be retained or credited to us or our providers. In these cases, a Fee Offset will not be applied to the account fees.

Additional information concerning the calculation of 12b-1 fees is set forth in a fund’s prospectus

relating to the mutual fund or a pooled investment and is available upon request.

### PREFERRED FUND FAMILIES

The Edward Jones Trust Company Trust Investment Committee reviews and maintains a list of permitted mutual fund holdings for trusts and other accounts for which we have investment discretion. The list may include mutual funds on Edward Jones' "preferred family" list. Edward Jones exclusively promotes the mutual funds within the preferred fund families. A significant portion of the mutual fund assets held for client accounts at Edward Jones Trust Company are invested in mutual funds that are designated as preferred funds by Edward Jones.

Edward Jones Trust Company does not provide investment advisory services or investment management services to mutual funds or other pooled investments. However, Olive Street Investment Advisers, LLC, a subsidiary of The Jones Financial Companies, L.L.L.P., and an affiliate of Edward Jones Trust Company, serves as the investment adviser of certain affiliated mutual funds. Edward Jones Trust Company will generally not purchase or retain these affiliated mutual funds for client accounts over which it has investment discretion. These funds may, however, be used in certain advisory accounts offered by Edward Jones, including Individual Retirement Accounts where Edward Jones Trust Company is the custodian for account assets. Certain current or former associates of Edward Jones may serve as officers or directors of the affiliated investment adviser or the affiliated mutual funds.

### REVENUE SHARING

Our affiliate Edward Jones receives payments, known as "revenue sharing," which are payments

made by the fund's management or distribution company. The revenue sharing payments may also be received from companies of mutual funds not included in the preferred fund families.

Such revenue sharing payments may be based on the average asset value, as is the case with the 12b-1 fees, or based on sales of fund shares during certain time periods. As a result of such payments, Edward Jones and its representatives and affiliates, including Edward Jones Trust Company, may have a direct or indirect incentive to choose or recommend investments in mutual funds that are members of the preferred fund families.

Additional information with respect to revenue sharing may be found in the mutual fund prospectuses and on the Edward Jones website ([www.edwardjones.com/disclosures](http://www.edwardjones.com/disclosures)).

### TRAINING AND EDUCATION SEMINARS

In addition to fees paid to Edward Jones Trust Company and our affiliates, mutual fund management companies and distributors for the preferred fund families and other funds may provide Edward Jones and its affiliates training and education seminars for its personnel, clients and potential clients. This may take place in connection with recreational activities, recognition events and "due diligence" meetings regarding the funds. The employees of Edward Jones Trust Company or our affiliates may receive noncash items or benefits from such activities.

### ADDITIONAL INFORMATION

If you have any questions or concerns regarding this fee disclosure, please contact Edward Jones Trust Company at 800-445-7224.

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Printed Name

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Client Signature

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Address

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Date

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Address

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Account Name

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Address

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Date of Birth

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City, State, ZIP

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