

## Understanding How We Are Compensated for Financial Services

### Individual Retirement Accounts (“IRAs”)

**What is an IRA?**

IRAs are designed to help you save for retirement. IRAs include traditional, Roth, SEP and SIMPLE accounts. For more information, please see [www.edwardjones.com/retirementaccounts](http://www.edwardjones.com/retirementaccounts).

**How are we paid for our services?**

For more information regarding fees for your account, see the Individual Retirement Account Schedule of Fees, available at [www.edwardjones.com/irafeeschedule](http://www.edwardjones.com/irafeeschedule).

**How is your financial advisor compensated?**

Your financial advisor’s branch receives a P&L credit for the full amount of the IRA charges. As a result, your financial advisor’s eligibility for a bonus will be positively impacted. Your financial advisor also receives a share of commissions or other fees arising from investment of the account assets. Depending on the solution you choose for your IRA, if your account holds mutual fund investments or variable annuities, Edward Jones may receive revenue sharing, networking or shareholder accounting fees or inforce contract service fees. For more information, see [www.edwardjones.com/revenuesharing](http://www.edwardjones.com/revenuesharing). The revenue that Edward Jones receives affects our overall profitability and thus may affect any branch bonus your financial advisor receives.