

Understanding How We Are Compensated for Financial Services

Edward Jones Insured Bank Deposit Program

What is the Edward Jones Insured Bank Deposit Program?

The Edward Jones Insured Bank Deposit Program is an interest-bearing spending and savings solution that provides Federal Deposit Insurance Corporation (“FDIC”) coverage. The coverage is provided by transferring available cash balances in your Edward Jones account into deposit accounts at banks insured by the FDIC. For more information, please see <https://www.edwardjones.com/disclosures/account-features-terms/saving-spending-borrowing/index.html>. For information about FDIC insurance, visit www.FDIC.gov.

How are we paid for our services?

Banks selected for this program pay us a fee equal to a percentage of the average daily deposit balance in the deposit accounts at the bank. The fee paid to Edward Jones may be as much as 2.5% annually on some deposit accounts.

How is your financial advisor compensated?

Deposits in the Edward Jones Insured Bank Deposit Program impact the branch P&L credit for client assets under care. As a result, your financial advisor’s eligibility for a bonus will be positively impacted. More information is available at <https://www.edwardjones.com/disclosures/account-features-terms/saving-spending-borrowing/index.html> or from your financial advisor.