

## Understanding How We Are Compensated for Financial Services

### Edward Jones MasterCard® Credit Card with Loyalty Rewards®

**What is the Edward Jones MasterCard® credit card with Loyalty Rewards®?**

Edward Jones MasterCard® is a credit card. The creditor and issuer of the Edward Jones MasterCard® credit card with Loyalty Rewards® is Elan Financial Services, pursuant to a license from MasterCard International Incorporated.

MasterCard is a registered trademark of MasterCard International Inc. © 2016 Elan Financial Services. All rights reserved. Loyalty Rewards is a registered trademark of Edward Jones. For more information, please see [edwardjones.com/disclosures/account-features-terms/saving-spending-borrowing/index.html](http://edwardjones.com/disclosures/account-features-terms/saving-spending-borrowing/index.html).

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

Edward Jones receives compensation from Elan Financial Services for the activation and initial use of the Edward Jones MasterCard®.

To the extent that the Edward Jones MasterCard program produces a profit for Elan after all expenses (including Edward Jones compensation upon card activation), Edward Jones receives additional compensation equal to 50% of the program profit. In addition, Edward Jones receives .01% of annual net credit card sales, defined as your total MasterCard charges minus your interest expense. For more information about the rates, fees, features and benefits associated with the use of your credit card, contact your financial advisor.

**How is your financial advisor compensated?**

Your financial advisor and branch office administrator receive a portion of the compensation received from Elan Financial Services for the activation and initial use of the Edward Jones MasterCard®.