

# Making Good Choices

## When It Comes to Investing, You Have Choices

When you think about working with a professional financial advisor, what does that mean to you? How do you want to work together? At Edward Jones, there's no "one-size-fits-all" approach to the investment journey.

### What Is Your Investment Personality?

Some investors want hands-on involvement in every aspect of investing. Others may prefer to delegate some of the decision-making. Some people want guardrails to help ensure their investment selections stay aligned with our diversification guidance. Others prefer more flexibility to select the investments they want. And some may want to use different approaches for different accounts. Because Edward Jones offers a variety of ways to invest, you can choose the approaches that are right for you.

No matter which approach you choose, two things are constant when you work with Edward Jones: your financial advisor and our investment guidance.



### A Financial Advisor Who Understands You

Your financial advisor will be there to guide you, using an established process that starts with understanding what's important to you. Then, together, we'll build personalized strategies to help you reach your goals. We'll partner with you throughout your life to help keep you on track over time, making adjustments along the way if your goals change.

Importantly, all of our account options enable us to be the kind of partner you need. They follow our investment philosophy, which emphasizes:

- Quality investments
- Diversification
- A long-term strategy

Because each option has distinct features, you can choose the approach that works for you based on your investment personality, goals and the things you value the most.

### Edward Jones Guidance – *Defined*

Using our investment philosophy of quality, diversification and long-term investing as the foundation, Edward Jones investment guidance includes:

- **Your Portfolio Objective** – This is the framework that defines the expected return, risk and recommended asset allocation for a portfolio based on your time horizon, comfort with risk and goals.
- **Asset Allocation** – This is our recommendation for how to diversify, including your mix of stocks and bonds, what types of investments fit into those categories, suggested ranges for each investment category and even how much you own of any single investment.

Regardless of how you choose to work with your financial advisor, you'll have access to our guidance to help you reach your goals – which is embedded in our expertise, recommendations and tools.

# What Are My Options for Working with My Financial Advisor?

## **EDWARD JONES SELECT ACCOUNT<sup>1</sup>**

Transactional (Brokerage) Account

I prefer a hands-on approach to building and maintaining my portfolio. I want my financial advisor to give me investment advice using Edward Jones guidance as a framework, and then I can determine if, when and how to make changes and rebalance.

## **EDWARD JONES GUIDED SOLUTIONS<sup>®</sup>**

Fee-based Account

I prefer a hands-on approach, actively making decisions and periodic adjustments to my investments to stay aligned with my goals and Edward Jones guidance. I want my financial advisor to guide me through the process of building my portfolio, and I want systematic account monitoring and guardrails (the recommended ranges for each investment category) in place to help me stay on track. If my investments drift outside these ranges, I want to be notified that my portfolio needs my attention. I can select from two account options, with different investment choices, account minimums and features.

## **EDWARD JONES ADVISORY SOLUTIONS<sup>®</sup>**

Fee-based Account

I prefer to delegate the portfolio construction and ongoing management of my portfolio to a team of research analysts. I want an account that will automatically keep me on track and aligned with Edward Jones guidance. I can select from two account options, with different investment choices, account minimums and levels of tax management.

<sup>1</sup> See last page for important information regarding the Select Account.

For information on wealth and trust management services through Edward Jones Trust Company, please see the last page.

# How Do the Account Options Work?

## EDWARD JONES SELECT ACCOUNT<sup>1</sup>

### Transactional (Brokerage) Account

## Building Your Portfolio

How much involvement and decision-making will I have?

#### HANDS-ON

Your financial advisor may offer education, advice and recommendations, and you make the yes/no decision for buys and sells.

How will I use Edward Jones guidance?

#### FLEXIBLE

You have the option to use our guidance as a framework.

What investment choices do I have?

#### BROAD

Mutual funds, ETFs, stocks, bonds, CDs and annuities<sup>2</sup>

## Staying On Track

Who monitors my account?

#### YOU WORK WITH YOUR FINANCIAL ADVISOR

You work with your financial advisor to review your account.

How will I rebalance my account and how often?

#### YOU DECIDE

Using our investment advice as a framework, you work with your financial advisor to determine if, when and how you will make changes and rebalance.

How will I be updated?

#### STATEMENTS

You'll receive regular statements, and your financial advisor will contact you with updates and investment ideas.

## Other Account Characteristics

What is the account minimum?

No minimum<sup>3</sup>

How will I pay and how much?

#### COMMISSIONS

You pay a commission when you buy and sell certain investments, and some investments may have internal expenses.

<sup>1</sup> See last page for important information regarding the Select Account.

<sup>2</sup> Investment choices available may vary depending on the type of Select Account.

<sup>3</sup> Some investments in Select Accounts require minimum purchase amounts.

# How Do the Account Options Work?

## EDWARD JONES GUIDED SOLUTIONS®

### Flex Account

## Building Your Portfolio

How much involvement and decision-making will I have?	<b>HANDS-ON</b> Your financial advisor may offer education, advice and recommendations, and you make the yes/no decisions for buys and sells in alignment with our firm's guidance.
How will I use Edward Jones guidance?	<b>ALIGNED</b> Based on your goals and comfort with risk, you and your financial advisor build and maintain a portfolio aligned with our guidance.
What investment choices do I have?	<b>BROAD</b> Mutual funds, ETFs and stocks. Bonds and CDs are also available for accounts of \$50,000 or more.

## Staying On Track

Who monitors my account?	<b>YOU AND YOUR FINANCIAL ADVISOR, WITH GUARDRAILS</b> In addition to you and your financial advisor, our technology actively monitors your account.
How will I rebalance my account and how often?	<b>AS NEEDED</b> You'll take an active role, making changes and rebalancing whenever you like. You'll be notified if your portfolio is outside the guardrails, and you'll work with your financial advisor to move back into balance.
How will I be updated?	<b>STATEMENTS AND REVIEW TOOLS</b> You'll receive monthly statements and have access to online tools, reports and notifications. Your financial advisor will work with you at least annually to review your progress.

## Other Account Characteristics

What is the account minimum?	\$25,000
How will I pay and how much?	<b>FEE-BASED</b> The Program Fee begins at 1.35% and is tiered so additional invested assets are subject to lower fees. The fees do not include internal investment expenses. <sup>4</sup>

<sup>4</sup> Account is subject to a minimum monthly fee, which could make the Program Fee higher. Paying an ongoing fee can make expenses more predictable but may be more expensive over time. For additional details regarding fees and expenses associated with Edward Jones advisory programs, including the potential for additional trading costs resulting from certain managers in Advisory Solutions UMA Models executing trades with another broker-dealer, please see the applicable Brochure and Fee Schedule. For other important information, please see the last page.

# How Do the Account Options Work?

## EDWARD JONES GUIDED SOLUTIONS®

### Fund Account

## Building Your Portfolio

How much involvement and decision-making will I have?

#### HANDS-ON

Your financial advisor may offer education, advice and recommendations, and you make the yes/no decisions for buys and sells in alignment with our firm's guidance.

How will I use Edward Jones guidance?

#### ALIGNED

Based on your goals and comfort with risk, you and your financial advisor build and maintain a portfolio aligned with our guidance.

What investment choices do I have?

#### FUNDS

Mutual funds and ETFs.

## Staying On Track

Who monitors my account?

#### YOU AND YOUR FINANCIAL ADVISOR, WITH GUARDRAILS

In addition to you and your financial advisor, our technology actively monitors your account.

How will I rebalance my account and how often?

#### AT LEAST EVERY YEAR

You'll take an active role, making changes and rebalancing whenever you like. Automated features rebalance your account once a year.

How will I be updated?

#### STATEMENTS AND REVIEW TOOLS

You'll receive monthly statements and have access to online tools, reports and notifications. Your financial advisor will work with you at least annually to review your progress.

## Other Account Characteristics

What is the account minimum?

\$5,000

How will I pay and how much?

#### FEE-BASED

The Program Fee begins at 1.35% and is tiered so additional invested assets are subject to lower fees. The fees do not include internal investment expenses.<sup>4</sup>

<sup>4</sup> Account is subject to a minimum monthly fee, which could make the Program Fee higher. Paying an ongoing fee can make expenses more predictable but may be more expensive over time. For additional details regarding fees and expenses associated with Edward Jones advisory programs, including the potential for additional trading costs resulting from certain managers in Advisory Solutions UMA Models executing trades with another broker-dealer, please see the applicable Brochure and Fee Schedule. For other important information, please see the last page.

# How Do the Account Options Work?

EDWARD JONES ADVISORY SOLUTIONS®

## Fund Models

### Building Your Portfolio

How much involvement and decision-making will I have?

#### DELEGATED

Your financial advisor helps you select a portfolio model based on your situation, and we invest your account based on the portfolio you select.

How will I use Edward Jones guidance?

#### ALIGNED

Based on your goals and comfort with risk, you will choose from a number of professionally designed and managed models that align with our guidance.

What investment choices do I have?

#### SELECT LIST OF FUNDS

Your portfolio will contain a select mix of mutual funds and/or ETFs.

### Staying On Track

Who monitors my account?

#### YOU, YOUR FINANCIAL ADVISOR AND PORTFOLIO ANALYSTS

Teams of portfolio analysts design, monitor and adjust your portfolio, keeping you and your financial advisor informed.

How will I rebalance my account and how often?

#### AUTOMATICALLY, WHEN NEEDED

Your account will be automatically rebalanced when it drifts too far from your model's targets.

How will I be updated?

#### STATEMENTS AND PERFORMANCE REPORTS

You'll receive statements and have access to periodic performance reports, and your financial advisor will work with you at least annually to review your progress.

### Other Account Characteristics

What is the account minimum?

\$25,000

How will I pay and how much?

#### FEE-BASED

The Program Fee begins at 1.35% and the Portfolio Strategy Fee begins at 0.09%. These fees are tiered so additional invested assets are subject to lower fees. These fees do not include internal investment expenses.<sup>4</sup>

<sup>4</sup> Account is subject to a minimum monthly fee, which could make the Program Fee higher. Paying an ongoing fee can make expenses more predictable but may be more expensive over time. For additional details regarding fees and expenses associated with Edward Jones advisory programs, including the potential for additional trading costs resulting from certain managers in Advisory Solutions UMA Models executing trades with another broker-dealer, please see the applicable Brochure and Fee Schedule. For other important information, please see the last page.

# How Do the Account Options Work?

EDWARD JONES ADVISORY SOLUTIONS®

UMA Models

## Building Your Portfolio

How much involvement and decision-making will I have?

### DELEGATED

Your financial advisor helps you select a portfolio model based on your situation, and we invest your account based on the portfolio you select.

How will I use Edward Jones guidance?

### ALIGNED

Based on your goals and comfort with risk, you will choose from a number of professionally designed and managed models that align with our guidance.

What investment choices do I have?

### SELECT LIST OF FUNDS AND SMAs

Your portfolio will contain a select mix of mutual funds, ETFs and/or separately managed allocations (professionally managed individual stocks and bonds).

## Staying On Track

Who monitors my account?

### YOU, YOUR FINANCIAL ADVISOR, PORTFOLIO ANALYSTS + TAX MANAGEMENT

Teams of portfolio analysts design, monitor, look for tax management opportunities and adjust your portfolio, keeping you and your financial advisor informed.

How will I rebalance my account and how often?

### AUTOMATICALLY, WHEN NEEDED

Your account will be automatically rebalanced when it drifts too far from your model's targets.

How will I be updated?

### STATEMENTS AND PERFORMANCE REPORTS

You'll receive statements and have access to periodic performance reports, and your financial advisor will work with you at least annually to review your progress.

## Other Account Characteristics

What is the account minimum?

\$500,000

How will I pay and how much?

### FEE-BASED

The Program Fee begins at 1.35% and the Portfolio Strategy Fee begins at 0.19%. These fees are tiered so additional invested assets are subject to lower fees. These fees do not include internal investment expenses. SMA Manager fees will also apply.<sup>4</sup>

<sup>4</sup> Account is subject to a minimum monthly fee, which could make the Program Fee higher. Paying an ongoing fee can make expenses more predictable but may be more expensive over time. For additional details regarding fees and expenses associated with Edward Jones advisory programs, including the potential for additional trading costs resulting from certain managers in Advisory Solutions UMA Models executing trades with another broker-dealer, please see the applicable Brochure and Fee Schedule. For other important information, please see the last page.



# An Additional Professional Management Option

## Trust Management Services through Edward Jones Trust Company

- A dedicated team of trust and investment professionals who work with your financial advisor to oversee your financial affairs and support your financial needs
- Provides discretionary investment management by developing a diversified portfolio of securities based on a customized portfolio objective, monitoring and rebalancing as necessary
- Can serve as trustee, co-trustee or successor trustee to implement your estate plan according to your wishes, as outlined by the terms of your trust
- Can provide additional administrative services that, depending on the capacity in which we serve, may include:
  - trust and estate settlement services
  - bill payment
  - record keeping
  - tax reporting
- Can assist individuals by providing managing agency services – including discretionary investment management and bill payment – without having to be named as trustee

Trust and related services are provided by Edward Jones Trust Company, an affiliate of Edward D. Jones & Co., L.P. (Edward Jones), a dually registered broker-dealer and investment adviser. Edward Jones Trust Company and Edward Jones are subsidiaries of The Jones Financial Companies, L.L.P. Edward Jones Trust Company may use Edward Jones or other affiliates to act as a broker-dealer for transactions or for other services. Payments of such services may be charged as an expense to the trust and will not reduce the amount of fees payable to Edward Jones Trust Company.

### IMPORTANT INFORMATION

*Many of the investments available through Edward Jones are offered by prospectus. You should consider the investment objectives, risks and charges and expenses carefully before investing. The prospectus contains this and other important information. Your Edward Jones financial advisor can provide a prospectus, which you should read carefully before investing.*

Edward Jones is a dually registered broker-dealer and investment adviser. Edward Jones Advisory Solutions® is a wrap fee program that provides investment advisory services. Depending on a client's minimum investment, a client can select Fund Models, which invest in affiliated mutual funds (if available), unaffiliated mutual funds and exchange-traded funds (ETFs), or UMA Models, which also include separately managed allocations (SMAs). Please note that Benefit Plan accounts (as defined in the Client Agreement and Brochure) participating in Advisory Solutions Fund Models prior to June 1, 2018, do not pay the Portfolio Strategy Fee. Please review the applicable Edward Jones Advisory Solutions® Brochure for more information.

Edward Jones Guided Solutions® is a client-directed advisory program designed to provide the client with ongoing investment advice, guidance and services for an asset-based fee. Depending on a client's minimum investment, a client can select a Guided Solutions Fund Account, which permits investment in eligible mutual funds and exchange-traded funds (ETFs), or a Guided Solutions Flex Account, which also permits investment in eligible stocks and, for accounts of \$50,000 or more, individual bonds and CDs. Within the Guided Solutions Fund Account, SEP, SIMPLE, Owner K and certain other accounts can be established with an initial investment amount of less than \$5,000 and are not subject to an account minimum. Until these accounts reach \$5,000, they are limited in the number and type of investments that may be purchased or held. Please review the applicable Edward Jones Guided Solutions® Brochure for more information.

Certain brokerage accounts may not be part of the Select Account program. These accounts include some non-ERISA retirement plans, ERISA retirement plans, Flex Fund accounts and pooled employer retirement plans. Please contact your financial advisor for additional information. Purchases of annuities in a Select Account may require at least a \$10,000 minimum.

[edwardjones.com](http://edwardjones.com)

**Edward Jones**  
MAKING SENSE OF INVESTING