

Required Notice to All Clients: Cash Management Option Changes

We are writing to notify you of changes to the Edward Jones sweep program for brokerage accounts; these changes will be effective Feb. 9, 2019. The sweep program is a service that offers you the ability, depending on your account type, to automatically transfer uninvested cash in your account to either a money market mutual fund or an interest-bearing bank account insured by the Federal Deposit Insurance Corporation ("FDIC"). The options currently offered in the sweep program are the Edward Jones Money Market Fund ("Fund") and the Edward Jones Insured Bank Deposit Program ("IBD"). For more information about the Fund, please refer to edwardjones.com/moneymarket for the most recent prospectus and other information that should be read carefully before investing. For more information about IBD, please refer to the program disclosure available at edwardjones.com/bankdeposit.

The following changes will apply to new and existing Select Retirement Accounts and brokerage accounts other than 529 Plans, pooled plans and vendor-held retirement plans ("Brokerage Accounts"). They will not apply to Advisory Solutions or Guided Solutions accounts.

What is Changing?

As of Feb. 9, 2019:

- If you have selected the Fund as the sweep option for your Brokerage Account as of that date, you will continue to have uninvested cash automatically transferred to the Fund. If you make a change to your Brokerage Account's sweep option on or after Feb. 9, 2019, you will not be able to select the Fund as your Brokerage Account sweep option again.
- If you have not selected the Fund as your sweep option for your Brokerage Account as of that date, you will no longer be able to do so.
- The Fund will no longer be available as a sweep option for Brokerage Accounts opened on or after Feb. 9, 2019.
- IBD will be available as a sweep option for Select Retirement Accounts, making it an option available for all Brokerage Accounts. IBD provides FDIC protection and allows you to access your funds using check writing and debit cards.

If you do not wish to use the Fund or IBD as your sweep option, you can:

- Hold your uninvested cash in your account and those funds will be eligible to receive interest,
- Use your cash to invest in other securities such as a money market mutual fund or to purchase certificates of deposit, or
- Withdraw your cash balance.

To reflect these changes, we've amended all Edward Jones and Edward Jones Trust Company IRA Custodial Agreements, the Select Retirement Account Client Services Agreement, the Edward Jones Retirement Account Agreement and the Edward Jones Brokerage Account Agreement. For a complete copy of your amended account agreement, you can visit edwardjones.com/disclosures or edwardjones.com/ejtc/disclosures. If you have any questions regarding your cash options, please contact your financial advisor.

Asset Details (as of Dec. 31, 2018)

additional details at edwardjones.com/access

If you would like to view the current cash option of your account(s), please reference your statement (section heading shown above). If you are carrying a balance in a cash management option as of Dec. 31, 2018, the Asset Details section displays your selection – Cash, Money Market, Retirement Money Market or Insured Bank Deposit.

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