

## Understanding How We Are Compensated for Financial Services

### Unit Investment Trusts (“UITs”)

**What is a UIT?**

A UIT is an investment in a fixed, diversified group of professionally selected securities. As a holder of a unit trust, you own a portion of the securities in the trust.

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

You typically pay either a front-end sales charge or a combination of front-end and deferred sales charges. We receive a portion of that sales charge from the provider sponsoring the UIT.

UITs carry built-in operating expenses that affect their return. Details on the operating expenses and organizational fees are included in each UIT's prospectus.

**How is your financial advisor compensated?**

Your financial advisor receives a percentage of the overall dealer concessions the third-party dealer pays to Edward Jones as outlined in the prospectus. For fixed-income trusts, the dealer concession may vary based on the number of units underwritten. For information about underwriting concessions, please see the corresponding prospectus or [edwardjones.com/mutualfunds](http://edwardjones.com/mutualfunds).

Your financial advisor does not receive commissions from the sale or liquidation of UITs. Also, your financial advisor does not receive direct compensation we may receive from UIT sponsors. These payments in addition to any applicable trading revenue affect Edward Jones' overall profitability and thus may affect any branch bonus your financial advisor receives.