

Understanding Our Brokerage and Investment Advisory Services

At Edward Jones, our relationship begins by getting to know you and your financial goals. This helps us understand why you are investing so that our discussions about investments make sense.

Edward Jones is registered and provides services as both a broker-dealer and an investment adviser. Provided below is a summary of our brokerage and investment advisory services, as well as the differences in legal and regulatory responsibilities that apply to these services.

Our brokerage services

Brokerage services allow you to provide us with instructions to buy, sell and hold your investments. We provide you with investment education, research and planning tools. Brokerage services are provided through non-discretionary transactional brokerage accounts. Depending on your account type, we may make recommendations about your investments. You make each investment decision and do not delegate these decisions to us.

We offer both retirement and non-retirement brokerage accounts, which may have different product and service offerings. When you enter into a brokerage relationship with Edward Jones, you generally open a Select Account. In your brokerage account, Edward Jones and your financial advisor act in the capacity of a broker-dealer.

Additionally, Edward Jones offers brokerage accounts that are not Select Accounts, including, but not limited to, certain non-ERISA and ERISA retirement plans, Flex Fund accounts and pooled employer retirement plans. For more information regarding the fees, commissions and other payments earned by Edward Jones and our financial advisors within these types of accounts, see the applicable sections within this document or contact your financial advisor for additional information.

Edward Jones Select Account

What is an Edward Jones Select Account?

An Edward Jones Select Account is a non-discretionary transactional brokerage account. This means that while your financial advisor may offer education, advice and recommendations, you make all yes/no decisions on which investments to buy and sell. This also means that within your Select Account, you pay transactional fees and costs when you buy or sell securities.

Within this account, you have the choice to buy or sell investments and the ability to use our guidance as a framework, including the flexibility to use this account as a complement to other diversified accounts. Investment options available for this account include stocks, bonds, certificates of deposit ("CDs"), exchange-traded funds ("ETFs"), mutual funds and annuities.

Our responsibilities when providing brokerage services in a Select Account. Applicable federal and state securities laws, regulations and self-regulatory organizations set forth our responsibilities. These include that we:

- Enable you to provide important information to your financial advisor to help complete a Client Profile, which forms the basis of Edward Jones' and your financial advisor's recommendations, before you start investing in your Select Account. This includes your goal or purpose for investing, risk tolerance(s) and investment time horizon(s), as well as other important financial information. These details enable us to recommend an

appropriate Portfolio Objective for both your account and the goal to which your account is assigned. You are responsible for choosing to invest in either a recommended Portfolio Objective or an alternative Portfolio Objective for your account, if available. If any information that you provide in the Client Profile changes, you are responsible for notifying us or your financial advisor. You may be required to complete a new Client Profile in order for Edward Jones and your financial advisor to recommend a modification of the Portfolio Objective for your account after considering such change(s).

- Provide you with recommendations to buy, sell or exchange investments based on the Portfolio Objective for your account. You will make all decisions with respect to your account and may follow or reject any recommendations made by Edward Jones or your financial advisor.
- Effective December 20, 2021: Act in the capacity of a fiduciary when providing investment advice in certain types of retirement accounts. If your brokerage account is a certain type of retirement plan account or individual retirement account, we are fiduciaries when we provide investment advice to you within the meaning of the Employee Retirement Income Security Act of 1974 (ERISA) section 3(21)(A)(ii)(B) and/or Internal Revenue Code sections 4975(e)(3)(B), 4975(c)(1) and the regulations thereunder, as applicable. If we are a fiduciary in your account type, this information can be found in your account agreement. In these applicable accounts, the way we make money creates some conflicts with your interests, so we operate under a Department of Labor regulation and as a fiduciary we must act in your best interest and not put our interest ahead of yours.
- Act in your best interest. This means that we provide investment recommendations that are in your best interest, based on your investment profile and the potential risks, rewards and costs associated with the recommendation, and do not place our interest ahead of yours.
- Provide information about investments based on the nature of the security as well as its potential risks, rewards and costs.
- Obtain prices for trades that are fair and reasonable according to market conditions and make sure that the commissions and fees that you pay are not excessive.
- Disclose all material facts relating to conflicts of interest associated with a recommendation.

What is your financial advisor's role when providing brokerage services?

Your financial advisor helps you identify your Client Profile, goals and strategies to assess which types of investments may be appropriate for you. Then, your financial advisor

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discusses investments with you based on the information you have provided, including your Client Profile and your Portfolio Objective. Your financial advisor serves as your key relationship contact for all of your Edward Jones accounts.

In Select Accounts, what Fees and Costs may apply to my Transactions, Holdings and Accounts?

Depending on what you buy or sell, you may pay commissions, markups or markdowns, sales charges and/or administrative fees. The commissions on trades for stocks, ETFs, master limited partnerships, real estate investment trusts or preferred stocks may be up to 2.5% of the principal amount or a \$50 minimum commission. The commission charge could be reduced based upon the principal amount of the trade and may be as low as 0.1% plus \$2,705 for trades of a principal amount of \$1,000,000 or more. For bonds and CDs, the commission or markup may be up to 2% of the dollar amount you purchase, and the commission or markdown may be up to .75% of the dollar amount you sell. Depending on the principal amount of the trade and the maturity date, you may pay a lower commission or markup/markdown rate. In addition to these costs, you also pay a \$4.95 transaction fee per trade for most buy and sell trades in your account.

You pay a sales charge (sometimes referred to as sales load) when you purchase a mutual fund, a fund in a 529 plan, fixed income unit investment trust ("UIT") or a variable annuity. For equity mutual funds, you will generally pay a sales charge between 4.25% and 5.75%, and for fixed-income mutual funds a sales charge between 2.25% and 4.75%, before any applicable discounts or breakpoints. Breakpoint discounts are volume discounts to the sales charge you pay when purchasing a mutual fund. The extent of the discount depends on the amount invested in a particular family of funds. For example, a mutual fund might charge a front-end load of 5.75% for share purchases of less than \$50,000 but reduce the load to 4.50% for investments between \$50,000 and \$99,999, and further reduce or eliminate the load for larger investments. At certain investment levels (typically \$1 million), your investments with an individual product provider may carry no sales charges. However, in these instances, the mutual fund company may pay Edward Jones a commission on these investments. A contingent deferred sales charge may apply if you sell these investments within a certain time frame. The specific amount of the sales charge on a mutual fund or 529 plan varies depending upon the fund company, type of fund and applicable breakpoints or sales charge waivers. You do not pay a commission to Edward Jones or your financial advisor when you exchange or sell a fund.

For a new purchase of a variable annuity, you will pay a commission of 5.00% unless you qualify for a breakpoint discount. Your sales charge may be as low as 1.25% if you qualify for a \$1 million or higher breakpoint discount. For a purchase of a fixed income UIT, you will generally pay a sales charge between 1.95% and 3.5%. The amount of transactional costs and fees you pay depends on the number of and principal amount of transactions, types of investments, specific fund and any applicable discounts or breakpoints. Larger-size trades may result in lower sales charge rates.

Mutual fund companies and 529 plans pay Edward Jones ongoing distribution and/or service fees often known as 12b-1 fees. You pay 12b-1 fees to the mutual fund company

as one of the ongoing internal costs of holding the shares. These fees generally range between 0.25% and 1.00%, depending on the fund and share class. The amount of the 12b-1 fee you pay and that Edward Jones receives from the fund company, varies depending upon the mutual fund company, 529 plan, type of fund and amount of the fund you purchased. The 12b-1 fee reduces the return from your mutual fund.

Insurance companies that issue variable annuities make ongoing payments to Edward Jones known as "trail commissions." Trail commissions are composed of fees and charges imposed under the variable annuity contract, the separate accounts and other sources. Trail commissions are generally 0.25% but are higher for certain share classes. The trail commissions reduce the return from your variable annuity.

When you purchase a variable life insurance policy, you pay a premium determined by the life insurance provider. The amount of premium you pay depends on several factors including the type of policy, the options and level of coverage you select, your age and other factors. If you choose to pay for your variable life insurance policy over the lifetime of the policy, you will pay ongoing premium payments, in addition to your initial premium payment. These ongoing payments are generally paid annually, quarterly or monthly. Edward Jones receives revenue from your first year's premium payment, as well as a portion of the premium you pay after the first year, for a set number of years (generally the second through the 10th years of the policy). This additional revenue may be called renewal commissions.

Certain investments in your Select Account, including mutual funds, ETFs, UITs, 529 plans, annuities and life insurance policies, carry built-in operating expenses in addition to any initial commissions or sales charges, ongoing 12b-1 fees, trail commissions or premiums. These costs and expenses impact your returns. For mutual funds and 529 plans, examples of these additional internal costs and fees include investment management fees and fund transaction fees. Built-in operating expenses reduce the return from your investment.

If you take out a margin loan, you will pay ongoing interest to Edward Jones on your margin loan balance. For more information about our policy regarding Margin Accounts/ Personal Lines of Credit, please consult your financial advisor or see edwardjones.com/margin-disclosure-credit-terms.

More detailed information about specific commission rates, sales charges, breakpoints and discounts, 12b-1 fees, trail commissions, and internal costs and fees, can be found in the applicable trade confirmation, product prospectus, statement of additional information, offering statement, annuity contract or plan information, or by speaking with your financial advisor.

Additional Compensation for our services in a Select Account

Revenue Sharing – Edward Jones receives payments known as revenue sharing from certain mutual fund companies, 529 plan program managers and insurance companies. Virtually all of Edward Jones' transactions relating to mutual funds, 529 plans and variable annuity products involve product partners that pay revenue sharing to Edward Jones. For information about revenue sharing, please see edwardjones.com/revenuesharing.

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Inforce Contract Service Fees – Edward Jones has entered into inforce contract service agreements with certain insurance companies to provide support of certain issued and outstanding insurance contracts. For information about inforce contract service fees, please see edwardjones.com/revenuesharing.

Shareholder Accounting Fees – Edward Jones has entered into shareholder accounting agreements with many mutual fund companies and 529 plans, including all of our strategic mutual fund product partners and all mutual funds available for purchase in your account, to provide certain services for the mutual fund companies. The mutual funds available in your Select Account involve product partners that pay shareholder accounting to Edward Jones. For more information regarding shareholder accounting fees that Edward Jones receives, please see edwardjones.com/revenuesharing.

Edward Jones Money Market Fund – Edward Jones receives revenue in connection with services it performs for the Edward Jones Money Market Fund and in connection with its ownership of the Fund's investment adviser.

Your financial advisor does not directly receive any portion of the revenue sharing, shareholder accounting fees, revenue from Edward Jones' ownership of the Edward Jones Money Market Fund's investment adviser or inforce contract service payments received by Edward Jones. However, the revenue that Edward Jones receives from these sources affects the firm's overall profitability and thus may affect any branch bonus your financial advisor receives.

How is your financial advisor compensated in your Select Account?

As described more fully above, in your account, your financial advisor is compensated by receiving a portion of the commissions you pay each time you buy or sell a security or pay any markup or markdown. Your financial advisor also receives a portion of any sales charges, 12b-1 fees, trail commissions and annual premiums (renewal commissions) you pay.

Financial advisors may also receive additional variable cash and non-cash compensation based in part upon activity in your Select Account through new asset accumulation bonuses, branch profitability bonuses, firm profit sharing, awards and recognition, and participation in our domestic and international travel awards program (or cash in lieu of travel).

For more information about how Edward Jones and your financial advisor are compensated within your Select Account, please see edwardjones.com/regbdisclosures.

Our investment advisory services

Investment advisory services allow you to choose how involved you want to be with daily investment decisions. You may choose to delegate such decisions to investment professionals or choose a more hands-on approach. The services we offer depend on which advisory program you select. For each of our advisory programs, please read the program's brochure, which describes the program and fees as well as information about our business, personnel and conflicts of interest.

Our responsibilities when providing investment advisory services

Applicable federal and state securities laws set forth our responsibilities. These include that we:

- Obtain important information to help complete a Client Profile, which forms the basis of Edward Jones' and your financial advisor's investment advice, before investing in your investment advisory account. This includes your goal or purpose for investing, risk tolerance(s), and investment time horizon(s), as well as other important financial information. These details enable us to recommend an appropriate Portfolio Objective for both your account and the goal to which your account is assigned. You are responsible for choosing to invest in either a recommended Portfolio Objective or, if available, an alternative Portfolio Objective for your account. If any information that you provide in the Client Profile changes, you are responsible for notifying us or your financial advisor. You may be required to complete a new Client Profile in order for Edward Jones and your financial advisor to recommend a modification of the Portfolio Objective for your account after considering such change(s).
- As your investment adviser, we will act in your best interest and not put our interest ahead of yours.
- We will disclose or avoid material conflicts between our interests and yours.
- Our investment advice and recommendations will have a reasonable, independent basis, and we will execute trades so that your total cost or proceeds in each transaction are the most favorable under the circumstances.

Advisory services are provided only pursuant to a written agreement with you.

What is your financial advisor's role when providing investment advisory services?

Your financial advisor helps you identify your financial situation and investment objectives to assess the type of advisory program that may be appropriate for you. Then, your financial advisor discusses the type of advisory program that may fit you based on your investment objectives and any reasonable restrictions you may impose. Your financial advisor serves as your key relationship contact for all of your Edward Jones accounts.

Our investment advisory programs

Edward Jones Advisory Solutions® Fund Models

What is the Edward Jones Advisory Solutions® Fund Models program?

This is a wrap fee program in which your account is invested in various allocations of program investments, which include affiliated mutual funds, unaffiliated mutual funds, ETFs, affiliated money market funds and unaffiliated money market funds. For more information, please see our Advisory Solutions Fund Models brochure at edwardjones.com/advisorybrochures.

How are we paid for our services?

When you invest in an Edward Jones Advisory Solutions® Fund Model, you pay asset-based fees - the Program Fee and Portfolio Strategy Fee (if applicable) - to Edward Jones (collectively, the "Advisory Solutions Fee"). The Program Fee is charged for certain investment advisory services, including initial and ongoing analysis of your investment needs and objectives, periodic consultations, evaluation and selection of investments for the program, Edward Jones investment policy guidance and services to keep your account aligned with such guidance, periodic performance reporting, custody and transaction execution services. The

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Portfolio Strategy Fee is charged for discretionary management of your portfolio model, including services related to model construction and active model management and other related discretionary services provided by Edward Jones. Benefit Plan accounts (as defined in the applicable Client Services Agreement and Brochure) participating in Advisory Solutions Fund Models prior to June 1, 2018, do not pay the Portfolio Strategy Fee. You also incur internal fees and expenses associated with the mutual funds and ETFs in your account.

The Advisory Solutions Fee is based on the market value of all assets held in your account and is assessed monthly, in arrears, based on the annual tiered fee rate schedule. As the value of the assets in your account increases or decreases, you are charged according to the tiered fee rate schedule. Advisory Solutions Fund Models Accounts are subject to a \$10 minimum monthly fee.

If your account invests in affiliated mutual funds, the investment adviser to the mutual funds will be an affiliate of Edward Jones. Affiliated mutual funds will be sub-advised for investment management by multiple sub-advisers who are unaffiliated with Edward Jones. If your account invests in such an affiliated mutual fund and the mutual fund pays Edward Jones or its affiliate a management or other fee with respect to the investment, the amounts received by Edward Jones and its affiliates will first be used to compensate the affiliated mutual fund's sub-advisers and certain other service providers. Remaining amounts, if any, that are not otherwise waived by Edward Jones or its affiliate will be credited back to your account.

How is your financial advisor compensated?

Your financial advisor receives a portion of the Program Fee as a form of compensation.

Your financial advisor may also receive additional variable cash and non-cash compensation based in part upon activity in your Advisory Solutions account through new asset accumulation bonuses, branch profitability bonuses, firm profit sharing, awards and recognition, and participation in our domestic and international travel awards program (or cash in lieu of travel).

For more information about how Edward Jones and your financial advisor are compensated, please see the above applicable sections of this Understanding How We Are Compensated for Financial Services document.

Edward Jones Advisory Solutions® Unified Managed Account (“UMA”) Models

What is the Edward Jones Advisory Solutions® Unified Managed Account (“UMA”) Models program?

This is a wrap fee program in which you may combine multiple investments into a single advisory account. UMA Models offer multi-style investment services implemented by an investment adviser (“Overlay Manager”). Investments available in Advisory Solutions UMA Models include separately managed allocations (“SMAs”), which are managed or recommended by one or more investment advisers (“SMA Managers”), affiliated mutual funds, unaffiliated mutual funds and ETFs. For more information, please see our Advisory Solutions UMA Models brochure at edwardjones.com/advisorybrochures.

How are we paid for our services?

When you invest in an Advisory Solutions UMA Model, you pay asset-based fees – the Program Fee, Portfolio Strategy Fee, and SMA Manager Fees to Edward Jones (collectively,

the “Advisory Solutions UMA Models Fee”). The Program Fee is charged for certain investment advisory services, including initial and ongoing analysis of your investment needs and objectives, periodic consultations, evaluation and selection of investments for the program, Edward Jones investment policy guidance and services to keep your account aligned with such guidance, periodic performance reporting, custody and transaction execution services. The Portfolio Strategy Fee is charged for discretionary management of your portfolio model, including services related to model construction and active model management, overlay management and other related discretionary services. You also incur internal fees and expenses in the program investments, including the mutual funds and ETFs in your account.

The Advisory Solutions UMA Models Fee is based on the market value of all assets held in your account and is assessed monthly, in arrears. The Program Fee and Portfolio Strategy Fee are based on annual tiered fee rate schedules. As the value of the assets in your account increases or decreases, you are charged according to the tiered fee rate schedules. Annual SMA Manager Fee rates are assessed based on the target allocation of assets associated with each SMA Manager in your account. Advisory Solutions UMA Models Accounts are subject to a \$10 minimum monthly fee. For more information, please see our Advisory Solutions UMA Models brochure at edwardjones.com/advisorybrochures.

If your account invests in affiliated mutual funds, the investment adviser to the mutual funds will be an affiliate of Edward Jones. Affiliated mutual funds will be sub-advised for investment management by multiple sub-advisers who are unaffiliated with Edward Jones. If your account invests in such an affiliated mutual fund and the mutual fund pays Edward Jones or its affiliate a management or other fee with respect to the investment, the amounts received by Edward Jones and its affiliates will first be used to compensate the affiliated mutual fund's sub-advisers and certain other service providers. Remaining amounts, if any, that are not otherwise waived by Edward Jones or its affiliate will be credited back to your account.

How is your financial advisor compensated?

Your financial advisor receives a portion of the Program Fee as a form of compensation.

Your financial advisor may also receive additional variable cash and non-cash compensation based in part upon activity in your Guided Solutions account through new asset accumulation bonuses, branch profitability bonuses, firm profit sharing, awards and recognition, and participation in our domestic and international travel awards program (or cash in lieu of travel).

For more information about how Edward Jones and your financial advisor are compensated, please see the above applicable sections of this Understanding How We Are Compensated for Financial Services document.

Edward Jones Guided Solutions® Flex Account

What is a Guided Solutions Flex Account?

An Edward Jones Guided Solutions® Flex Account is a client-directed wrap fee advisory program designed to provide you with ongoing investment advice, guidance and services for an asset-based fee. With a Flex Account, you select the investments for your account and allocate your money according to guidelines developed by Edward Jones. You can invest in eligible stocks, mutual funds,

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ETFs, and, for accounts at certain investment thresholds, individual bonds and CDs. Guided Solutions Flex provides clients with ongoing monitoring and notifications so that if your portfolio moves outside of Edward Jones' guidance, you can work with your financial advisor to bring your account back into alignment. For more information, please see our Guided Solutions Flex Account brochure at edwardjones.com/advisorybrochures.

How are we paid for our services?

When you invest in a Guided Solutions Flex Account, you pay an asset-based fee – the Program Fee – to Edward Jones. The Program Fee is charged for certain investment advisory services, including initial and ongoing analysis of your investment needs and objectives, periodic consultations, evaluation and selection of investments for the program, Edward Jones investment policy guidance and services to keep your account aligned with such guidance, periodic performance reporting, custody and transaction execution services. Mutual funds, ETFs and UITs have internal fees and expenses, in addition to the Program Fee.

The Program Fee is based on the market value of all assets held in your account and is assessed monthly, in arrears, based on an annual tiered fee rate schedule. As the value of the assets in your account increases or decreases, you are charged according to the tiered fee rate schedule. Guided Solutions Flex Accounts are subject to a \$10 minimum monthly fee.

How is your financial advisor compensated?

Your financial advisor receives a portion of the Program Fee as a form of compensation.

Your financial advisor may also receive additional variable cash and non-cash compensation based in part upon activity in your Guided Solutions account through new asset accumulation bonuses, branch profitability bonuses, firm profit sharing, awards and recognition, and participation in our domestic and international travel awards program (or cash in lieu of travel).

For more information about how Edward Jones and your financial advisor are compensated, please see the above applicable sections of this Understanding How We Are Compensated for Financial Services document.

Edward Jones Guided Solutions® Fund Account

What is a Guided Solutions Fund Account?

An Edward Jones Guided Solutions® Fund Account is a client-directed wrap fee advisory program designed to provide you with ongoing investment advice, guidance and services for an asset-based fee. In consultation with your financial advisor, you select from among the eligible mutual funds and ETFs and allocate your money to the eligible funds based on Edward Jones' guidance. You can rebalance and make changes to your account as often as monthly, and Edward Jones will automatically rebalance your allocations once a year to help ensure your account stays in line with your risk tolerance and goals. For more information, please see our Guided Solutions Fund Account brochure at edwardjones.com/advisorybrochures.

How are we paid for our services?

When you invest in a Guided Solutions Fund Account, you pay an asset-based fee – the Program Fee – to Edward Jones. The Program Fee is charged for certain investment advisory services, including initial and ongoing analysis of your investment needs and objectives, periodic consultations,

evaluation and selection of investments for the program, Edward Jones investment policy guidance and services to keep your account aligned with our guidance, periodic performance reporting, custody and transaction execution services. Mutual funds and ETFs have internal fees and expenses in addition to the Program Fee.

The Program Fee is based on the market value of all assets held in your account and is assessed monthly, in arrears, based on annual tiered fee rate schedule. As the value of the assets in your account increases or decreases, you are charged according to the tiered fee rate schedule. Guided Solutions Fund Accounts are subject to a \$10 minimum monthly fee (certain account types with an initial investment of less than \$5,000 are subject to a \$4 minimum monthly fee until the account value exceeds \$5,000).

How is your financial advisor compensated?

Your financial advisor receives a portion of the Program Fee as a form of compensation.

Your financial advisor may also receive variable cash and non-cash compensation based in part upon activity in your Guided Solutions account through new asset accumulation bonuses, branch profitability bonuses, firm profit sharing, awards and recognition, and participation in our domestic and international travel awards program (or cash in lieu of travel).

For more information about how Edward Jones and your financial advisor are compensated, please see the above applicable sections of this Understanding How We Are Compensated for Financial Services document.

Edward Jones Retirement Plan Services

What is Edward Jones Retirement Plan Services?

Certain employer-sponsored retirement plans are covered under the Employee Retirement Income Security Act of 1974 ("ERISA"). This law covers qualified plans that incorporate both the pertinent Internal Revenue Code provisions and labor law provisions. Edward Jones Retirement Plan Services is a program that provides investment advisory services to ERISA retirement plans and their plan sponsors. The Edward Jones Retirement Plan Services program is an option for plans that allow participants to exercise independent control over the investment of their individual accounts ("Participant-Directed Plans") and to other plans, such as defined benefit and defined contribution plans that do not allow participants to exercise control over plan investments ("Pooled Plans"). Edward Jones serves as an investment advice fiduciary at the plan level and provides educational services at both the plan and participant levels, if applicable. For more information, see edwardjones.com/advisorybrochures.

How are we paid for our services?

When you invest in Edward Jones Retirement Plan Services, you pay a Retirement Plan Services Fee to Edward Jones. The Retirement Plan Services Fee is based on the plan's included assets in the program. If the plan's included assets grow and reach certain thresholds, you are eligible for a reduction of the Retirement Plan Services Fee. Edward Jones will not automatically increase the Retirement Plan Services Fee if included assets decrease. For this fee, Edward Jones serves as an investment advice fiduciary at the plan level and provides educational services at both the plan and participant levels, if applicable.

In addition to the Retirement Plans Services Fee paid to

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Edward Jones, your plan will be subject to additional fees and charges imposed by your Plan Service Provider, Investment Fiduciary, and Third-party Administrator, if applicable. For more information, please contact your applicable service provider.

How is your financial advisor compensated?

Your financial advisor receives a portion of the monthly Retirement Plan Services Fee. Your financial advisor may also receive additional variable cash and non-cash compensation based in part upon activity in Edward Jones Retirement Plan Services through new asset accumulation bonuses, branch profitability bonuses, firm profit sharing, awards and recognition, and participation in our domestic and international travel awards program (or cash in lieu of travel).

We pride ourselves on maintaining up-to-date and accurate disclosures. However, in the unlikely event inconsistencies exist between this "Understanding How We Are Compensated for Financial Services" document and any of the following documents, those listed below will govern:

- Important Information about our Brokerage Services
- The Client Relationship Summary
- Account Agreements and Client Service Agreements
- Advisory program brochures and brochure supplements