

Understanding How We Are Compensated for Financial Services

Disability Income Insurance

What is disability income insurance?

A disability income insurance policy is a contract issued through an insurance company to provide income if a disability prevents the insured from working.

How are we paid for our services?

Typically, the insurance company pays Edward Jones a commission at the time you pay the premium for the policy. The commission may vary depending on the insurance company issuing the policy, the coverage provided and the amount of premium paid. Your premium amount depends on the options and level of coverage you select, your age and other factors.

In most cases, the commission we receive will be a fixed percentage of your first annual premium. We also receive annual renewal commissions.

How is your financial advisor compensated?

Your financial advisor receives a percentage of the commissions and renewal commissions the insurance company pays to Edward Jones. The total revenue that Edward Jones receives affects Edward Jones' overall profitability and thus may affect any branch bonus your financial advisor receives.