

## Edward Jones Income Manager<sup>®</sup> Account Terms and Conditions

This document sets forth the terms and conditions (“Terms and Conditions”) of the Edward Jones Income Manager<sup>®</sup> Account (“Income Manager”) and is incorporated into and part of the Account Authorization and Agreement Form and the Edward Jones Account Agreement (collectively “the Agreement”) signed by one or more persons (collectively “me,” “my” and/or “I”).

### Income Manager Account Services

Income Manager provides these primary services: (i) an account for cash and/or cash equivalents only (no securities positions or investments); (ii) systematic transfers of cash and/or cash equivalents from my Edward Jones brokerage account(s); and (iii) cash management through the Edward Jones Insured Bank Deposit Program. Income Manager accounts previously allowed to purchase EJMMF and still holding it as of February 9, 2019, may continue to use the fund. Additional information on the Edward Jones Insured Bank Deposit Program or the Edward Jones Money Market Funds is available to me at [www.edwardjones.com/disclosures](http://www.edwardjones.com/disclosures) or through my financial advisor.

The Income Manager may include, upon my request, each of these additional services: (i) checking; (ii) debit card; (iii) online bill payment; (iv) overdraft coverage services; (v) ATM functionality and access; and (vi) electronic funds transfer. Each of these services may be subject to separate terms, conditions and fees, which are contained in the agreements and disclosures pertaining to those services. I acknowledge that any fees associated with services related to my Income Manager have been disclosed to me and that Edward Jones may adjust fees related to the Income Manager upon providing notice to me.

### Overdraft Coverage Services

I may elect to link one of my other accounts at Edward Jones to my Income Manager and to preapprove certain fund transfers to cover an overdraft in my Income Manager (“Overdraft Coverage”). I can request Overdraft Coverage by either (i) linking the available cash balance in my Edward Jones Flex Funds<sup>®</sup> account (“Flex Funds Account”) with my Income Manager; or (ii) applying margin loans from my brokerage account to cover the overdraft in my Income Manager. Although no annual fees are charged for Overdraft Coverage, I must pay applicable fees related to my overdraft, such as interest on a margin loan.

My Flex Funds Account may hold deposits in the Insured Bank Deposit Program. If I was previously allowed to purchase EJMMF and still hold it as of February 9, 2019, I may continue to use the fund. My Overdraft Coverage from my Flex Funds Account will be limited to only the amount of cash available in the Insured Bank Deposit Program or, if applicable, the Edward Jones Money Market Fund.

If I designate an Edward Jones brokerage account for Overdraft Coverage, I acknowledge any available cash in my brokerage account will not be used to cover an overdraft. Any transfer of funds to my Income Manager from my brokerage account for Overdraft Coverage purposes will be a margin loan based on the fully paid margin-eligible securities in my brokerage account. All of the terms and conditions relating to margin loans contained in the Account Agreement, the Edward Jones Margin Disclosure Statement and Statement of Credit Terms will apply.

In the event multiple Income Manager overdraft transactions are processed for Overdraft Coverage at the same time and the Flex Funds Account or the available brokerage account margin loan has only sufficient funds to process some, but not all of these transactions, the transactions with the lowest dollar amount will be processed first.

If I am unable to cover an overdraft in my Income Manager due to a lack of fully paid margin-eligible securities in my brokerage account or insufficient funds in my Flex Funds Account, I may be subject to an insufficient funds fee.

### Periodic Statements

Edward Jones will provide me periodic Income Manager Statements setting forth all transfers, deposits, withdrawals, overdrafts and other activities in my Income Manager for that period. All activity in my Income Manager may also be accessed through Edward Jones Online Account Access. Edward Jones will not provide me a confirmation each time there is activity in my Income Manager.

### Termination

Edward Jones in its sole discretion may at any time terminate my participation in the Income Manager, close the Income Manager to new deposits, or change the Income Manager criteria.

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