

Notice of Margin Loan Availability: Guided Solutions Flex Accounts

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At Edward Jones, we believe the best investor is a well-informed investor. Because margin loans may be a potential solution to meet certain clients' borrowing needs, we are providing you with notice of changes to the structure and availability of Edward Jones margin loan solutions.

What Is Changing?

In the fourth quarter of 2019, Edward Jones will begin offering margin loans in eligible non-retirement Guided Solutions Flex accounts.* A margin loan allows you to borrow money from Edward Jones and use margin-eligible securities in your account as collateral for the loan.

As a result of this change, we have revised the following account documents and disclosures. Please carefully read the following summary of those revisions:

- Margin Disclosure Statement and Statement of Credit Terms (margin disclosure): Format revisions and changes to certain margin loan interest rates by adding three new rate tiers; current margin loan pricing either will stay the same or decline
- Edward Jones Account Agreement (account agreement): Changing to reflect the availability of margin loans in Guided Solutions Flex accounts; margin loan terms and conditions may vary depending on account type
- Guided Solutions Flex Account Client Services Agreement and Schedule of Fees (CSA): Changing to note that margin loans will incur interest as described in the margin disclosure, and margin loan balances will not reduce account market value when calculating the Guided Solutions Flex program fee
- Guided Solutions Flex Account Brochure (brochure): Changing to reflect the characteristics, limitations, costs and risks associated with margin loans in Guided Solutions Flex accounts

To obtain copies of the updated documents, visit edwardjones.com/disclosures or contact your financial advisor. The updated terms (summarized above) in the margin disclosure, account agreement and CSA take effect on Oct. 26, 2019. If you have questions about these documents, or the timing of when margin loans will be available in Guided Solutions Flex accounts, please contact your financial advisor.

You are not required to take action as a result of this notice. However, if you currently have a Guided Solutions Flex account and would like margin lending available in your account, you'll need to sign additional documentation that will be available from your financial advisor in fourth quarter 2019.

*Margin loans will continue to be available in non-retirement brokerage accounts.

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