

## Understanding How We Are Compensated for Financial Services

### Edward Jones Insured Bank Deposit Program

#### **What is the Edward Jones Insured Bank Deposit Program?**

The Edward Jones Insured Bank Deposit Program is an interest-bearing spending and savings solution that provides Federal Deposit Insurance Corporation ("FDIC") coverage. The coverage is provided by transferring available cash balances in your Edward Jones account into deposit accounts at banks insured by the FDIC. For more information, please see [edwardjones.com/disclosures/account-features-terms/saving-spending-borrowing/index.html](https://edwardjones.com/disclosures/account-features-terms/saving-spending-borrowing/index.html). Interest rates are available on Edward Jones' website at [edwardjones.com/rates](https://edwardjones.com/rates). For information about FDIC insurance, visit [www.FDIC.gov](https://www.FDIC.gov).

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

Banks selected for this program pay us a fee equal to a percentage of the average daily deposit balance in the deposit accounts at the bank.

The fee paid to Edward Jones by the Banks for serving as your agent may be as much as the Federal Funds Target - Upper Limit or 3.75% annually, whichever is greater. Information regarding the Federal Funds Target may be found at <https://fred.stlouisfed.org/series/DFEDTARU>.

#### **How is your financial advisor compensated?**

Deposits in the Edward Jones Insured Bank Deposit Program impact the branch P&L credit for client assets under care. As a result, your financial advisor's eligibility for a bonus will be positively impacted. More information is available at [edwardjones.com/disclosures/account-features-terms/saving-spending-borrowing/index.html](https://edwardjones.com/disclosures/account-features-terms/saving-spending-borrowing/index.html) or from your financial advisor.