

Reserve Line of Credit

(Effective February 2, 2023)

Assets under care for pricing group spreads

Assets under care for pricing group	Interest rates (per annum, based on a 360-day year)	Annual percentage rates (based on calendar year)
\$0 to \$99,999.99	Base + 2.00%	9.88%
\$100,000.00 – \$249,999.99	Base + 1.75%	9.63%
\$250,000.00 – \$499,999.99	Base + 1.25%	9.12%
\$500,000.00 – \$999,999.99	Base + 0.75%	8.61%
\$1 million – \$2,499,999.99	Base - 0.50%	7.35%
\$2.5 million – \$4,999,999.99	Base - 0.75%	7.09%
\$5 million – \$9,999,999.99	Base - 1.00%	6.84%
\$10 million and over	Base - 1.25%	6.59%

Rates effective as of February 2, 2023, based on Wall Street Journal (WSJ) Prime Rate (“Base”) plus/minus spread.

Under this formula, there is no maximum rate of interest that may be charged by the Lender if the Base Rate increases. The Lender reserves the right to change the formula for setting interest rates at its discretion (including without limitation the manner in which the Lender determines Assets Under Care) and will notify you at least 45 days prior to any formula change that results in an interest rate increase. If the Prime Rate drops below 4.00%, we intend to change your interest rate to a non-variable interest rate with a minimum Base Rate equal to 4.00%. We will notify you at least 45 days in advance of any such change.

The Reserve Line of Credit offered by Edward Jones SBL, LLC (“EJ SBL”) is an uncommitted demand line of credit secured by eligible securities in select investment account(s). The proceeds can be used for any purpose other than to (i) purchase, trade or carry “margin stock” as defined in Regulation U as issued by the Board of Governors of the Federal Reserve System; (ii) directly or indirectly repay any loan secured by and/or used to purchase or carry margin stock; (iii) directly or indirectly repay any loan made by an affiliate of EJ SBL; (iv) pay for postsecondary educational expenses or refinance a loan used to pay for postsecondary educational expenses; or (v) pay for any activity relating to the sale, purchase, processing, distribution or possession of medical or recreational cannabis.

The amount available for borrowing under your Reserve Line of Credit will vary based on the value of the eligible securities in your investment account. If outstanding borrowings exceed the value of the eligible securities in your investment account, you may be subject to a maintenance call and in that event, you may be required to deposit additional securities. EJ SBL also has the option to sell securities or other assets in your account to meet a maintenance call and can do so without notice to you. You may not be entitled to choose which securities or other assets in your accounts are liquidated or sold to meet a maintenance call.

EJ SBL can increase its maintenance requirements at any time and/or not grant an extension of time on a maintenance call. Interest will begin to accrue from the date an advance is drawn under the Reserve Line of Credit.

For more information, please contact your local Edward Jones financial advisor today.

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