

# Important Information

## about Doing Business with Edward Jones

Edward Jones wants you to fully understand your rights as an investor as well as the legal and regulatory environment within which our business operates. We believe that the best investor is a well-informed investor. We ask that you read the below sections of this notice carefully:

**1. Financial Disclosure Statement**

**2. Revenue Sharing Disclosure**

**3. Electronic Transfers**

**4. Errors or Questions about  
Your Debit Card Transactions**

**5. How to File a Complaint about  
Your Account(s)**

**6. Important Information about  
Account Safety**

**7. Privacy Notice (back cover)**

If you have any questions, please contact your financial advisor or our Client Relations department at (800) 441-2357. You may find additional information on our website, [www.edwardjones.com](http://www.edwardjones.com).

### 1. Financial Disclosure Statement

As of December 31, 2022, Edward Jones had net capital of \$1,038 million, which was \$965 million in excess of the required regulatory minimum. Included in Edward Jones' net capital is \$95 million of flow through capital benefits received from its Canadian subsidiary.

You may obtain a free copy of Edward Jones' Statement of Financial Condition (updated as of the end of June and December each year) by calling our Client Relations department at (800) 441-2357, or by visiting [www.edwardjones.com/about/financial-reports.html](http://www.edwardjones.com/about/financial-reports.html).

A copy of the Statement of Financial Condition is also available for examination at the Chicago regional office of the U.S. Securities and Exchange Commission (SEC), at Edward Jones' principal office at 12555 Manchester Rd., St. Louis, MO 63131, or at your local branch office.

## 2. Revenue Sharing Disclosure

Edward Jones receives payments known as revenue sharing from certain mutual fund companies, 529 plan program managers and insurance companies (collectively referred to as “product partners”). Virtually all of Edward Jones’ transactions relating to mutual funds, 529 plans and annuity products involve product partners that pay revenue sharing to Edward Jones. We do not receive revenue sharing payments on assets within investment advisory programs. We want you to understand that Edward Jones’ receipt of revenue sharing payments creates a potential conflict of interest in the form of additional financial incentive and financial benefit to the firm, its financial advisors and equity owners in connection with the sale of products from these product partners. For more information about revenue sharing, including a list of product partners who paid revenue sharing in the year ended December 31, 2022, please visit: [www.edwardjones.com/revenue-sharing](http://www.edwardjones.com/revenue-sharing).

## 3. Electronic Transfers

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from your financial institution.

### Errors or Questions about Your Electronic Transfers

For inquiries, please call our Client Relations department at (800) 441-2357.

### To Report a Suspected Error Regarding an Electronic Transfer

If you think your statement is wrong or if you need more information about a transfer listed on your statement, you should write or call as soon as possible. In the event you believe funds have been transferred electronically to or from your account without your permission, you should call our Client Relations department at (800) 441-2357 on any business day (7:00am – 5:30pm Central time), or write to us at Edward Jones, Attn: Client Relations Dept., 12555 Manchester Rd., St. Louis, MO 63131.

We must hear from you no later than 60 days after we sent you the first statement on which the problem or error appeared. In your communication to us, you must provide all of the following information:

- Your full name and Edward Jones account number
- A description of the error or the transfer in question, as well as an explanation of why you believe it is in error or why you need more information
- The dollar amount of the suspected error

If you tell us orally, we may require you to send the above information to us in writing within 10 business days. We will inform you of the results of our investigation within 10 business days (20 business days in the case of a new account) after we hear from you and will correct any error promptly. If more time is needed, the investigation may take up to 45 days (90 days in the case of a new account or a transfer initiated outside the U.S.). In such an instance, we will provisionally credit your account within 10 business days (20 business days in the case of a new account) so you will have use of the money during the time it takes to complete the investigation. If you are asked to submit your complaint or question in writing, and it is not received within 10 business days, your account may not be re-credited. We will inform you of the results within three business days after completing the investigation. If we decide there was no error, we will send you a written explanation. You may request copies of the documents used in the investigation.

## 4. Errors or Questions about Your Debit Card Transactions

For inquiries, please call BNY Mellon's Customer Service Department at (888) 289-6635 or (610) 382-7580 from outside the U.S., or write to BNY Mellon Investment Servicing Trust Company, 301 Bellevue Parkway, 3rd Floor, Wilmington, DE 19809.

### To Report a Suspected Unauthorized Debit Card Transaction

If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, you should call or write as soon as possible. In the event you believe funds have been debited from your account without your permission, you should call BNY Mellon's Customer Service Department immediately at (888) 289-6635 or (610) 382-7580 from outside the U.S., or write to BNY Mellon Investment Servicing Trust Company, 301 Bellevue Parkway, 3rd Floor, Wilmington, DE 19809.

BNY Mellon must hear from you no later than 60 days after Edward Jones sent the FIRST statement on which the problem or error appeared. In your communication to BNY Mellon, you must provide all of the following information:

- Your full name, Edward Jones account number and debit card number, your address and the date of the transaction
- A description of the error or the transfer in question, as well as an explanation of why you believe it is in error or why you need more information
- The dollar amount of the transaction and, if different, the amount of the suspected error

If you tell BNY Mellon orally, they may require you to send the above information in writing within 10 business days. BNY Mellon will inform you of the results of their investigation within 10 business days (20 business days in the case of a new account) after they hear from you and will correct any error promptly. If more time is needed, the investigation may take up to 45 days (90 days in the case of a new account, a point-of-sale debit card transaction or a transaction or transfer initiated outside the U.S.). In such an instance, BNY Mellon will provisionally credit your account within 10 business days (20 business days in the case of a new account) so that you will have use of the money during the time it takes to complete the investigation. If you are asked to submit your complaint or question in writing, and it is not received within 10 business days, your account may not be re-credited. BNY Mellon will inform you of the results within three business days after completing its investigation. If BNY Mellon decides there was no error, BNY Mellon will send you a written explanation. You may request copies of the documents used in the investigation.

## 5. How to File a Complaint about Your Account(s)

Written complaints involving your account(s) should be directed to Edward Jones, Attn: Complaint Investigations Dept., 12555 Manchester Road, St. Louis, MO 63131 or via electronic mail to [complaints@edwardjones.com](mailto:complaints@edwardjones.com).

Verbal complaints related to your account(s) should be made to our Client Relations department at (800) 441-2357. You may reconfirm any verbal communications you make with Edward Jones regarding your account(s) to the address listed above to further protect your rights, including rights under SIPC.

## 6. Important Information about Account Safety

Here are some tips for keeping your accounts safe:

- Edward Jones does not accept cash deposits.
- Always make your checks payable to Edward Jones, not to your financial advisor or another Edward Jones associate.
- Review statements and trade confirmations for accuracy, making sure they reflect the activity you have authorized. All transactions, including deposits and withdrawals, should appear on your statement.
- Review all letters or electronic communications sent to you regarding your account and report any unauthorized activity or incorrect information immediately.
- Never share your Online Access user ID and password.
- Edward Jones does not recommend choosing the "trust this device" option within Online Access as this disables multifactor authentication.
- If you suspect your identity has been compromised, report that immediately to your financial advisor.
- Contact one of the three credit bureaus to place a fraud alert on your file if you suspect you are a victim of identity theft: Equifax (888-766-0008), Experian (888-397-3742), or Trans Union (888-909-8872).
- Please notify us promptly if you believe there has been an error made in your account(s), or if you have other concerns. Call your financial advisor or our Client Relations department at (800) 441-2357, Monday-Friday, 7:00am - 5:30pm Central time.

<b>FACTS</b>	<b>What Does Edward Jones Do with Your Personal Information?</b>
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<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and investment experience</li> <li>▪ Income and risk tolerance</li> <li>▪ Assets and account transactions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Edward Jones chooses to share; and whether you can limit this sharing.
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REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	Does Edward Jones share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>QUESTIONS?</b>	Call (800) 803-3333 or go to <a href="http://www.edwardjones.com/privacy">www.edwardjones.com/privacy</a>
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## WHO WE ARE

### Who is providing this notice?

Edward D. Jones & Co., L.P.; The Jones Financial Companies, L.L.L.P.; Olive Street Investment Advisers, LLC; Edward Jones Insurance Agency of New Mexico, L.L.C.; Edward Jones Insurance Agency of Massachusetts, L.L.C.; Edward Jones Insurance Agency of California, L.L.C.; Edward Jones Trust Company; and Edward Jones SBL, LLC.

## WHAT WE DO

### How does Edward Jones protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Edward Jones collect my personal information?

We collect your personal information, for example, when you:

- Open an account or give us your contact information
- Seek advice about your investments or tell us about your investment or retirement portfolio
- Enter into an investment advisory contract

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes - information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See the Other Important Information section for more on your rights under state law.

## DEFINITIONS

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a name that contains "Edward Jones" or "EDJ" and financial companies such as Edward D. Jones & Co., L.P.; Olive Street Investment Advisers, LLC; and Edward Jones Trust Company.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Edward Jones does not share with nonaffiliates so they can market to you.*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include a company that offers Edward Jones-branded credit cards.*

## OTHER IMPORTANT INFORMATION

### California residents

We will not share information we collect about you with companies outside of Edward Jones, unless permitted by law. We also limit sharing among Edward Jones and our affiliate companies to the extent required by California law.

### Nevada residents

We are providing this notice to you pursuant to state law. Nevada law requires us to disclose that you may request to be placed on our internal "Do Not Call" list at any time by calling 800-441-2357, and that you may obtain further information by contacting the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone 702-486-3132; email BCPINFO@ag.state.nv.us.

### Vermont residents

As a resident of Vermont, we will automatically limit sharing of your information outside of the Edward Jones corporate family, unless otherwise permitted by law. We may share information with your consent to service your accounts or under joint marketing agreements.

[edwardjones.com](http://edwardjones.com)