Edward Jones®

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Edward Jones Guided Solutions®

Flex Account Brochure

as of August 30, 2024

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Item 1: Cover Page

This wrap fee program brochure provides information about the qualifications and business practices of Edward D. Jones & Co., L.P. ("Edward Jones," "we" or "us"). If you have any questions about the contents of this brochure, please contact us at 800-803-3333. The information in this brochure has not been approved or verified by the U.S. Securities and Exchange Commission ("SEC") or by any state securities authority. Registration with the SEC or any state securities authority does not imply a certain level of skill or training.

Additional information about Edward Jones is also available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2: Material Changes

Below is a summary of material changes that have been made to this brochure since our annual filing on March 29, 2024.

- We updated the brochure to reflect that on October 1, 2024, we will be eliminating the minimum monthly fee. Please see the How the Guided Solutions Flex Fee Is Calculated section in Item 4: Services, Fees and Compensation for more information.
- We updated the brochure to reflect that on October 1, 2024, we will be lowering the Program Fee for the pricing tier associated with assets in total of $500,000 up to $1,000,000 from 1.25% to 1.20%. Please see The Program Fee section in Item 4: Services, Fees and Compensation for more information.

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Item 4: Services, Fees and Compensation

Edward Jones is a registered broker-dealer and investment adviser. As an investment adviser, Edward Jones offers several advisory programs. This brochure ("Brochure") provides clients ("client," "you" or "your") with information about Edward Jones, Edward Jones Guided Solutions® Flex Account ("Guided Solutions Flex"), the fees charged for our services and our business practices. You should read this Brochure carefully and consult with your tax professional before you decide to invest in Guided Solutions Flex.

Other advisory programs offered through Edward Jones are not described in this Brochure. These programs offer different services and investments and some have different fees and minimum investment requirements. Certain programs or offerings are only available through select financial advisors. To learn more about other advisory programs offered by us, please ask your financial advisor or go to www.edwardjones.com/advisorybrochures to review the brochures for the available advisory programs.

Because Guided Solutions Flex is an investment advisory service offered by Edward Jones as an SEC-registered advisor, Edward Jones has a fiduciary duty to act in your best interest and to abide by the duties of care and loyalty under the Investment Advisers Act of 1940 when providing Guided Solutions Flex to you. Other services you obtain through Edward Jones, including other investment advisory and brokerage services, are separate and distinct from Guided Solutions Flex and each is governed by separate arrangements that we may have with you. Brokerage services are subject to different laws than investment advisory services. The specific services provided to you, our relationship with you and our legal duties to you in each arrangement are described in our applicable agreements with you and the disclosures we provide to you in connection with those services.

Edward Jones is the primary operating subsidiary of The Jones Financial Companies, L.L.L.P. ("JFC"), a holding company registered as a partnership with the State of Missouri. Edward Jones registered with the SEC as a broker-dealer in 1941 and as an investment adviser in 1993. Edward Jones became a member of the National Association of Securities Dealers ("NASD") (now known as the Financial Industry Regulatory Authority ("FINRA")) in 1939.

As of December 31, 2023, we managed $289,673,344,599 in discretionary assets and $402,574,903,909 in non-discretionary assets across all of our advisory programs.

The decision to invest in Guided Solutions Flex is yours. Before making this decision, you and your financial advisor should discuss whether other programs or investments may be more appropriate for your investment goals or needs. If you decide to invest in Guided Solutions Flex, we will not begin providing you advisory services until (a) our acceptance and approval of a written Client Services Agreement ("CSA") between you and Edward Jones, and (b) funding of the account at the initial minimum investment as determined by Edward Jones.

Before investing in Guided Solutions Flex, you should decide if you are comfortable assuming responsibility for the day-to-day management of your account. Investors in Guided Solutions Flex typically:

- Want to be involved in the investment process and approve final trade decisions
- Value the receipt of ongoing advice from Edward Jones when making investment decisions
- Desire a disciplined approach to long-term investing and are willing to adhere to an asset allocation strategy aligned with Edward Jones' guidance
- Are comfortable paying monthly, asset-based (percentage) fees for investments and advice rather than individual, transaction-based commissions or sales charges

In evaluating fee-based advisory programs, you should consider a number of factors. You may be able to obtain some or all of the same or similar investments and/or services available through this and other fee-based advisory programs separately through Edward Jones or another broker-dealer or investment adviser.

You should consider that, depending on the circumstances, the aggregate fees you will pay for investing in Guided Solutions may be lower or higher than if you purchased the investments or services separately at Edward Jones or through another broker-dealer or investment adviser. Guided Solutions Flex accounts and other advisory accounts offered through Edward Jones provide ongoing investment advice for an asset-based fee, rather than charging commissions for transactions in your account. Brokerage accounts, on the other hand, can charge commissions for transactions and typically provide investment advice that is point-in-time and solely incidental to the brokerage services provided. As a result, important factors to consider are the amount of trading activity you have in your accounts and the corresponding commissions that would be charged if you bought and sold individual securities in a brokerage account, as well as the type of advice you desire. You also may experience different performance results or tax consequences from what you would by purchasing the investments separately or through another broker-dealer or investment adviser. For example, the Guided Solutions Flex fees described below will reduce the return you earn on investments held in your account. If the Guided Solutions Flex fees exceed the overall return on your investments, you will experience negative performance in your account. Additionally, it typically will cost you more, and Edward Jones and its financial advisors will receive more revenue, when you hold duration-based investments to maturity or over time in a Guided Solutions Flex account rather than in a commission-based brokerage account at Edward Jones (e.g., Certificates of Deposit ("CDs"), bonds and cash equivalents).

Guided Solutions Flex Overview

Guided Solutions Flex is a client-directed advisory program sponsored by Edward Jones designed to provide the client with ongoing investment advice, guidance and services for an asset-

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based fee. The Guided Solutions Flex experience is rooted in the working relationship between you and your Edward Jones financial advisor. In consultation with your Edward Jones financial advisor, you will select an appropriate portfolio objective for your Guided Solutions Flex account (your "Account Portfolio Objective").

Selecting Your Account Portfolio Objective. In order to invest in Guided Solutions Flex, you will complete a Client Profile that contains important information about your account, which generally includes either your goal or purpose for investing and your investment time horizon, risk tolerance and other financial information. Your time horizon will reflect the expected time frame over which you plan to invest (and potentially withdraw) your assets to achieve your investment goal or purpose. Time horizon is expressed as either your life stage or the number of years you plan on accumulating and/or distributing your assets.

If your account is not assigned to a goal established at Edward Jones, then we will recommend an account portfolio objective for your account based upon the level of investment risk you are willing to take (your risk tolerance or comfort with risk) and the expected time horizon for your investments. If your account is assigned to a goal established at Edward Jones, then we will recommend that you select an Account Portfolio Objective that is appropriate for the portfolio objective you selected for your goal (your "Goal Portfolio Objective").

You may choose an alternative Account Portfolio Objective if you are willing to take more or less risk than the recommended Account Portfolio Objective. You ultimately decide whether you want to select the recommended Account Portfolio Objective or an alternative Account Portfolio Objective, if available.

Edward Jones will have no authority to change your Account Portfolio Objective without your instruction. To change your Account Portfolio Objective, you must meet with your financial advisor to select a new Account Portfolio Objective.

Your Account Portfolio Objective determines the recommended asset allocation and investment category ranges ("Target Ranges"). In addition, Edward Jones' applies certain guidelines designed to monitor your Guided Solutions Flex account for alignment with your Account Portfolio Objective ("Investment Diagnostics"). The Investment Diagnostics pertain to certain factors including, but not limited to, asset allocation, security and equity sector concentration, bond diversification and fixed-income laddering. One or more Investment Diagnostics assess holdings in your other Edward Jones accounts, if any, assigned to the same goal as your Guided Solutions Flex account. Please contact your financial advisor to learn more about how Investment Diagnostics help you achieve your financial goals. The recommended Target Ranges, as well as Investment Diagnostics, are determined solely by Edward Jones and can be modified by Edward Jones without prior notice.

Account Portfolio Objectives in Guided Solutions Flex currently include:

All-Equity Focus: This portfolio objective offers the highest long-term growth and rising dividend potential. It focuses on long-term capital appreciation and provides very little to no current interest income. It also has the highest level of risk, as it contains only equity investments.

Growth Focus: This portfolio objective emphasizes higher long-term growth and rising dividend potential, while providing modest current interest income. Over the long term, it should have higher risk than portfolios with a more income-oriented objective.

Balanced toward Growth: This portfolio objective emphasizes higher long-term growth and rising dividend potential, with a secondary goal of current interest income. Over the long term, it should have moderate to higher risk.

Balanced Growth & Income: This portfolio objective has a balanced emphasis between current interest income and long-term growth with rising dividend potential. Over the long term, it should have moderate risk.

Balanced toward Income: This portfolio objective emphasizes current interest income while providing modest long-term growth and rising dividend potential. Over the long term, it should have lower to moderate risk.

Income Focus: This portfolio objective emphasizes current interest income with little long-term growth and rising dividend potential. Over the long term, it should have lower risk than portfolios with a more growth-oriented objective.

Edward Jones constructs and periodically reviews the recommended Target Ranges for each Account Portfolio Objective in Guided Solutions Flex. Due to various influences such as changing market conditions or a reclassification of an Eligible Investment (defined below) to a different asset class, we may change the Target Ranges of an Account Portfolio Objective. If we change the Target Ranges for your Account Portfolio Objective, we will notify you to restore the alignment of your investments with your Target Ranges, if necessary. For more information, see "Account Alignment" below.

After you have selected your Account Portfolio Objective, you may choose from among the investment options available for Guided Solutions Flex ("Eligible Investments") to implement your Account Portfolio Objective.

When analyzing investments and developing recommendations that may be appropriate for your account, we rely on a variety of different sources of information. Such sources may include research developed by Edward Jones that covers a wide range of Eligible Investments and investment research reports issued by firms that are not affiliated with us.

In addition, we may use certain Edward Jones investment tools as a preliminary basis for recommending certain Eligible Investments that align with your Account Portfolio Objective. The use of such investment tools does not guarantee the performance of your account or any investments therein or protect against potential investment losses.

You decide how much to invest in each Eligible Investment within the Target Ranges. You are also responsible for directing the buying and selling of Eligible Investments in your account as

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necessary to bring your account into alignment with the Target Ranges for your Account Portfolio Objective.

You are responsible for all trading and investment decisions in your account and should not rely solely on the recommendations of Edward Jones or your financial advisor in choosing among Eligible Investments. Neither Edward Jones nor your financial advisor will have discretionary authority for any trading or investment decisions in your account, except as otherwise described in this Brochure.

Eligible Investments. Through Guided Solutions Flex, clients can choose from an extensive list of Eligible Investments selected by Edward Jones that primarily includes stocks, bonds, affiliated mutual funds, unaffiliated mutual funds and exchange-traded funds ("ETFs") across a variety of asset classes, as well as bonds, CDs, and cash equivalents. "Affiliated mutual funds" refers to mutual funds managed by an affiliate of Edward Jones, which consist of the Bridge Builder family of mutual funds ("Bridge Builder Funds") and the Edward Jones Money Market Fund ("Money Market Fund"). Generally, you may purchase affiliated mutual funds in Guided Solutions Flex. However, Edward Jones prevents the purchase of certain affiliated mutual funds unless you already hold shares of those mutual funds and transfer them into your Guided Solutions account(s). However, Edward Jones, in its sole discretion, may make exceptions based on the particular facts and circumstances of your situation. Please note that Eligible Investments for Guided Solutions Flex may not be offered in Edward Jones Guided Solutions® Fund accounts or our other advisory programs. Certain Eligible Investments are only available in taxable accounts.

The Edward Jones Money Market Fund is affiliated with Edward Jones but is not available to purchase as an Eligible Investment for Guided Solutions Flex. However, cash balances awaiting investment or reinvestment in your account will be automatically swept into the Edward Jones Money Market Fund, where they will be held until invested in another Eligible Investment. The portion of your Guided Solutions Flex account that is invested in the Edward Jones Money Market Fund will be included in the calculation of your Guided Solutions Flex Fee (defined below). Please refer to Appendix A for more information about the Edward Jones Money Market Fund.

Please read this Brochure carefully to understand the differences between affiliated mutual funds and unaffiliated mutual funds, including additional conflicts of interest that Edward Jones is subject to in connection with recommending affiliated mutual funds and how such conflicts are addressed. Bridge Builder Funds and the Money Market Fund are affiliated with Edward Jones.

Your asset allocation may include a cash allocation held in the Money Market Fund through the cash sweep feature described above and/or invested in a third-party money market fund. In certain instances, such as instances of market volatility or uncertainty, you may determine with your financial advisor to increase the amount of cash you hold in your portfolio. The portion of your Guided Solutions Flex account that is held in cash will be included in the calculation of your Guided Solutions Flex Fee. CDs are treated as fixed-income investments for purposes of your asset allocation and not cash.

Some Eligible Investments are sustainable investments that are categorized as environmental, social and governance ("ESG") investments or values-based investments. Sustainable investments have subjective qualities and characteristics and may or may not align with your beliefs, values, or desired investment performance. Please contact your financial advisor if you are interested in learning more about sustainable investments available for Guided Solutions Flex and the associated risks.

There is no guarantee that an Eligible Investment will perform in any particular manner. Past performance is not a guarantee of future results. Details about the mutual funds and/or ETFs in your account can be found in the prospectus, statement of additional information ("SAI") and shareholder reports for each mutual fund and ETF (collectively, "fund prospectus and other fund documents"). It is important that you read these documents before investing.

Investment restrictions may prevent or limit the purchase or continued purchase of certain Eligible Investments. Situations include, but are not limited to, restrictions that prevent purchases of an Eligible Investment and restrictions that only permit current holders of the Eligible Investment to continue making purchases, subject to parameters set forth by Edward Jones.

Ineligible Investments. You will not be able to hold any investment in your account that Edward Jones has deemed ineligible for Guided Solutions Flex ("Ineligible Investments") or that is unavailable for your Account. In the event that Edward Jones re-categorizes an investment from an Eligible Investment to an Ineligible Investment, Edward Jones will notify you, and you must instruct Edward Jones to remove the investment from your account within the time frame established for Guided Solutions Flex, as determined by Edward Jones, in our sole discretion.

Until the Ineligible Investment is replaced, there is a possibility that additional shares of the Ineligible Investment may be purchased. Such purchase(s) may occur in certain instances including, but not limited to, when dividend reinvestments occur. The purchase of additional shares of an Ineligible Investment and the eventual mandatory removal of such shares may result in a taxable event.

If you do not provide instructions to remove an Ineligible Investment within the time frame established by Edward Jones, your account will be removed from Guided Solutions Flex. See "Termination of Guided Solutions Flex Services" for more information.

Account Alignment. Edward Jones will review your account periodically and notify you when your account is out of alignment with the Target Ranges or Investment Diagnostics for your Account Portfolio Objective. If your account is out of alignment for any reason, including, but not limited to, market volatility, an investment becoming an Ineligible Investment for Guided Solutions Flex and/or the purchase or sale of an investment, you will be responsible for realigning your account within the time frame established for Guided Solutions Flex as determined by Edward Jones. To realign your account, you must provide

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instructions to Edward Jones to buy one or more investments in your account, to sell one or more investments and reinvest the proceeds in your account, to sell an investment and transfer the proceeds to another account, to transfer an investment to another account or to deposit additional assets in your account. Such transactions may result in tax consequences as well as additional fees and expenses.

Your Guided Solutions Flex account does not offer an automatic rebalancing feature. In the event you do not provide instructions to Edward Jones to realign your account within the required time frame, your account will be removed from Guided Solutions Flex.

Your financial advisor is not responsible under the terms of Guided Solutions Flex for monitoring your other Edward Jones accounts, if you have them, on an ongoing basis. However, if you have multiple Edward Jones accounts that are linked to a Goal Portfolio Objective, your financial advisor may recommend that you consider placing a trade in one or more of your other Edward Jones accounts, rather than realigning your Guided Solutions Flex account, in order to address certain Investment Diagnostics.

Additionally, at times, Investment Diagnostics limit or restrict certain transactions in your account or require you to realign your account with our guidance, including, but not limited to, Target Ranges. If you are limited or restricted from purchasing a security in your Guided Solutions Flex account, you may elect to purchase, or based on your specific situation, your financial advisor may recommend you purchase the same security in an Edward Jones brokerage account.

When you place trades in a brokerage account that could be placed in your Guided Solutions Flex account or another fee-based investment advisory account at Edward Jones, a conflict of interest exists as Edward Jones and your financial advisor will earn compensation on the transactions, such as commissions and/or mark-ups or mark-downs, that you would not bear if such transactions were placed in your Guided Solutions Flex account or another fee-based account at Edward Jones. Such transaction fees would be in addition to the asset-based advisory fee that you pay for assets held within your Guided Solutions Flex account or other fee-based account at Edward Jones.

Brokerage Services. You are solely responsible for all trading decisions in your account, and Edward Jones will execute trades only at your direction, except as otherwise described in this Brochure. When Edward Jones executes trades for your account, we are not acting as an investment adviser, but solely as a broker-dealer. Trading in your account will be subject to our trading policies and practices. You will not be charged trade commissions or mark-ups for Guided Solutions Flex trades. However, Guided Solutions Flex may cost you more or less than purchasing advisory services and brokerage services separately, depending on certain factors such as the frequency of your trading. You cannot request that your orders be executed through another broker-dealer. Not all investment advisers require their clients to execute their trades through a certain broker-dealer as we do.

Trade Allocation. Some Guided Solutions Flex trades may be combined with trades for other client accounts and executed in aggregated block trades. From time to time, the volume and/or number of trades that are directed by clients to be executed for Guided Solutions Flex accounts may exceed Edward Jones' operational and technological capacities if these trades are directed on a single day. For example, this may occur if Edward Jones is re-categorizing an investment from an Eligible Investment to an Ineligible Investment. In order to maintain the orderly processing of trades and to minimize the incidence of errors, Edward Jones may allocate trades based on the time of order entry. In certain circumstances, this process may take several days or weeks. Although designed to be fair and equitable over time, this may result in clients receiving different prices. In addition, if the volume or size of redemptions required to be effected as a result of re-categorizing a mutual fund from an Eligible Investment to an Ineligible Investment exceeds the limits set forth in the mutual fund's trading policies and procedures, the mutual fund may exceed the standard settlement period to process redemptions or may redeem positions in-kind. In such circumstances, client assets may not be fully invested and may be subject to market risk between the redemption date and the reinvestment of the assets. Alternatively, Edward Jones may rely on a random allocation process to effect the redemptions over time in a manner consistent with the limits set forth in the mutual fund's trading policies and procedures.

Trade Errors. In certain circumstances, trade errors may occur in your account. When a trade error occurs that is caused by the actions of Edward Jones, we will work to promptly correct the error while ensuring your account is not disadvantaged.

It is Edward Jones' policy to use an Edward Jones error account to correct trades. This may result in trades between your account and an Edward Jones error account. If trade errors are caused by your actions and the process of correcting the errors results in a net loss in the error account, your account will be debited for the amount of such loss. If the process of resolving trade errors results in a net gain in the error account, as accrued and calculated on a periodic basis, we will donate the amount of such gain to charities chosen by Edward Jones.

Principal Trading. Edward Jones may execute trades for Guided Solutions Flex accounts as principal by selling a security from our inventory to you or purchasing a security from you for our inventory. Principal transactions include certain transactions that you have directed Edward Jones to execute in a principal capacity, fractional share liquidations and corrections of trades originally executed in an agency capacity.

Principal transactions cause a conflict between Edward Jones' and your interests, including when Edward Jones generates additional revenue due to market movement, resulting in gains on our inventory positions. Edward Jones also has an incentive to recommend the purchase of a security held in our inventory that is difficult to sell, a conflict addressed by Edward Jones' policies and procedures. In certain principal transactions, Edward Jones will provide required disclosures and obtain your verbal consent prior to the trade.

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Margin Loans. Eligible non-retirement account clients may obtain margin loans collateralized by marginable securities held in their accounts. Margin loans for Guided Solutions Flex accounts may be used for "Personal Line of Credit Loans" or "Overdraft Coverage," but may not be used for the purpose of purchasing securities on credit. When Edward Jones extends a margin loan to you, it is not acting as an investment adviser but solely as a broker-dealer. In making the decision to take out a margin loan, it is important you understand the risks associated with using margin, the costs of margin loans, and how the performance of your account may be negatively affected. Please see the Edward Jones Margin Disclosure Statement and the Statement of Credit Terms (the "Margin Disclosure") for a discussion of the risks as well as "Margin Risk" below before taking out a margin loan. The Margin Disclosure also includes a discussion of the costs of margin loans. As discussed below, you will pay interest charges on your margin loans in addition to the Guided Solutions Flex Fee (defined below). Before taking out a margin loan in your Guided Solutions Flex account, first evaluate the intended duration of the loan and your other options, including alternative loan options or liquidating securities. It is our view that margin loans are most appropriate when short in duration. To the extent that a margin call is triggered in connection with your account and we are forced to sell any securities or other assets to satisfy the margin call, we will act solely in our capacity as a broker-dealer and lender (and not as an investment adviser). Moreover, if selling such securities in order to satisfy a margin call, we will prioritize our interest over your interests.

Custody. Assets in your account are held at Edward Jones as broker-dealer. However, if you have entered into an IRA Custodial Agreement with Edward Jones Trust Company ("EJTC"), assets in your IRA will be held at EJTC. EJTC has delegated its duties and responsibilities as a custodian to Edward Jones as sub-custodian.

As custodians, Edward Jones and EJTC are responsible for:

- Safekeeping your funds and securities
- Collecting dividends, interest and proceeds from any sales
- Disbursing funds from your account

Edward Jones (as broker-dealer) will provide all accounts with written trade confirmations of securities transactions and account statements for each month there is activity in the account. If EJTC is the custodian, the account statement will be sent by Edward Jones on behalf of EJTC.

Class Action Claim Filing Service. Effective June 1, 2024, Edward Jones will partner with a third-party service provider to assist with recovery services by filing claims on your behalf in certain "Class Actions" related to securities and other financial instruments held in your account. *"Class Actions"* includes all U.S. state and federal class actions, Securities and Exchange Commission disgorgements, or other regulatory cases, as well as international class actions and/or collective actions involving publicly traded securities and financial instruments. As part of your CSA, you have provided limited power and authority to Edward Jones and/or the third-party service provider Edward Jones partners with to submit claims on your behalf, either directly or indirectly through such third-party service provider, including execution of necessary forms and documents. Pursuant to your CSA, you will be bound by, and subject to, the terms of all forms and releases that may be entered into for settlements in which a claim is filed on your behalf. In so doing, you appoint Edward Jones and/or the third-party service provider Edward Jones partners with as your administrative agent to process and administer your participation in such asset recovery cases as a class member. This Class Action Service is a separate administrative service, is not part of the advisory services offered in the Guided Solutions Flex program or covered by the Guided Solutions Flex Fee, and Edward Jones does not act in an advisory capacity when making this service available to you. Additionally, Edward Jones will not provide legal advice to you or any other party related to your participation in such Class Actions.

Charges for the processing of class action claims shall be subject to a contingency fee assessed by the third-party service provider in the event a recovery is made. The contingency fee shall be a percentage of the total reimbursement of Class Actions settlements the third-party service provider collects. Additional service charges may apply related to the distribution and handling of payment if your account has been closed and a paper check and/or location services/escheatment is required.

You will be automatically enrolled in the Class Action Claim Filing Service. However, you are not obligated to continue to provide Edward Jones with the authority to permit the third-party provider to process any such claims. Rather, you may opt out of this service and pursue such claims on your own by advising Edward Jones, in writing, of your intention to opt out of this third-party service.

Further terms and conditions applicable to this Class Action Claim Filing Service can be found at edwardjones.com/accountfeatures.

Please review your account statements carefully and notify us immediately if you detect an error or a discrepancy.

Termination of Guided Solutions Flex Services. You or Edward Jones may terminate your participation in Guided Solutions Flex at any time without any advisory termination fee. While oral instructions to terminate your participation in Guided Solutions Flex are generally acceptable, Edward Jones, in our sole discretion, may require written notice in order to terminate Guided Solutions Flex advisory services for your account.

Upon notice of termination of your Guided Solutions Flex services, Edward Jones will no longer act as an investment adviser and will not be obligated to recommend any action with regard to the assets in your account, but you may instruct us to sell the securities or transfer the securities to another Edward Jones account or a third-party account. In the event of a transfer of mutual funds and/or fund share classes that cannot be held outside of your Guided Solutions Flex account, Edward Jones will (a) convert the mutual fund shares into a different share class before the shares transfer; and/or, (b) liquidate the mutual fund

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shares and transfer cash. Edward Jones follows the instructions of mutual fund companies to convert the shares to a different share class or liquidate the shares when transferring mutual funds. Conversions could result in higher or lower fees and/or expenses than those paid under the previous share class and liquidations may cause a taxable event.

Bridge Builder funds are only available to be purchased or held in Edward Jones' investment advisory programs and are not available to be held or purchased in an Edward Jones Select brokerage account or at another financial institution. Accordingly, any positions in Bridge Builder funds will be liquidated if you move from an Edward Jones advisory account to an Edward Jones Select brokerage account or account at another financial institution. The Edward Jones Money Market Fund is generally unavailable to be purchased or held outside of Edward Jones' advisory programs. Accordingly, in many situations, any position in the Edward Jones Money Market Fund will be liquidated if you move from an Edward Jones advisory account to an Edward Jones Select brokerage account or account at another financial institution.

Taxable gains, taxable losses, redemption fees or sales charges may be assessed upon the liquidation or redemption of securities. These fees and expenses may negatively impact your investment performance.

If you sell the assets in your account, your proceeds will be available upon settlement of the trades generated to complete the liquidation. Because bond markets may be less liquid, these investments may be more difficult to liquidate, especially during periods of extreme market volatility. Therefore, you may experience delays or adverse price fluctuations when liquidating these securities. If you instruct Edward Jones to liquidate equity securities in your account which include fractional shares, as an accommodation Edward Jones will purchase such fractional share(s) as principal into its own account at market value without a mark-up or mark-down. Edward Jones may make a profit on its inventory due to market movements.

Account liquidation may cause a taxable event as well as additional fees and expenses.

Upon notice of termination, if you fail to instruct Edward Jones as to the disposition of assets in your account, your account's services will be significantly limited ("limited services account"). We will no longer act as a fiduciary to your account, and you can no longer rely on us to provide advisory services to your account. You will be able to receive distributions, liquidate securities, and withdraw funds from your limited services account, but you will not be able to purchase new securities or add to existing positions (except for the money market fund). Any transactions will be subject to fees, commissions and sales charges applicable to Edward Jones brokerage accounts.

Fees

Every Guided Solutions Flex account pays asset-based fees (referred to as your "Guided Solutions Flex Fee"). Your Guided Solutions Flex Fee includes a Program Fee and a Platform Fee, less any applicable fee reduction and/or fee offset (as discussed more fully below). In addition to your Guided Solutions Flex Fee, affiliated mutual funds and unaffiliated mutual funds and ETFs that you purchase or that are held in your account have internal fees and expenses that are described in the prospectus of each fund. These internal fees and expenses vary depending on the mutual fund or ETF.

The following section explains:

- The fees and expenses
- How the fees and expenses are calculated and paid
- Potential fee reductions and offsets you may receive from Edward Jones

The Program Fee

Each Guided Solutions Flex account is charged a Program Fee for certain investment advisory services, including initial and ongoing analysis of your investment needs and objectives; periodic consultations; ongoing evaluation and selection of investments for this program; Edward Jones' ongoing investment policy guidance and services to keep your account aligned with such guidance; periodic performance reporting; custody and transaction execution services and other related services as described in this Brochure.

Program Fee Schedule

Value of Assets in Account		Annual Fee Rate
First	$250,000	1.35%
Next	$250,000	1.30%
Next	$500,000	1.25% (Beginning October 1, 2024, this tier will be reduced to 1.20%.)
Next	$1,500,000	1.00%
Next	$2,500,000	0.80%
Next	$5,000,000	0.60%
Over	$10,000,000	0.50%

The Platform Fee

A Platform Fee is charged on accounts enrolled in Guided Solutions Flex for the support and maintenance of accounts on the Edward Jones investment advisory platform, such as trading and risk tools, training and education, and ongoing platform development. This fee is in addition to the Program Fee.

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Platform Fee Schedule

Value of Assets in Account		Annual Fee Rate
First	$250,000	0.05%
Next	$250,000	0.05%
Next	$500,000	0.04%
Next	$1,500,000	0.03%
Next	$2,500,000	0.02%
Next	$5,000,000	0.01%
Over	$10,000,000	0.00%

How the Guided Solutions Flex Fee Is Calculated

The Guided Solutions Flex Fee, which includes the Program Fee and the Platform Fee, is based on the market value of all assets held in your account, including stocks, mutual funds, ETFs, fixed income holdings, and cash equivalents, including shares of the Money Market Fund and third-party money market funds. Margin loan balances, if any, do not reduce the market value of your account for the purposes of calculating the Guided Solutions Flex Fee. However, for taxable accounts, the value of any fixed-income syndicate offerings acquired and held in your account will be excluded from the Guided Solutions Flex Fee calculation for a period of time as determined by Edward Jones. The Guided Solutions Flex Fee is assessed at an annual fee rate (shown above), payable monthly in arrears. As the value of the assets in your account increases or decreases, you are charged according to the tiered fee schedule set forth above.

The fees assessed by Edward Jones will reduce your account's overall returns and performance.

The Guided Solutions Flex Fee is charged to your account each month in arrears. If your Guided Solutions Flex account is open for part of a month, then you will pay a fee based on the number of days your account was open and invested in Guided Solutions Flex. The amount you pay is determined by the average daily market value of the assets held in your account for the previous month.

All Guided Solutions Flex accounts are subject to a $10 minimum monthly Guided Solutions Flex Fee. In the event that you are charged a $10 minimum monthly fee, the effective fee rate based on the existing value of assets held in your account may be greater than the highest annual fee rates combined in each of the schedules (shown above). Beginning October 1, 2024, we will be eliminating the minimum monthly fee. Following this date, you will be charged according to the applicable tiered fee schedules set forth above.

Pricing Groups

To determine your Program Fee rate and Platform Fee rate, your account may be grouped with your other Edward Jones advisory accounts or the Edward Jones advisory accounts of people related to or close to you who meet the criteria below that are held in the same Edward Jones branch in what we refer to as a Pricing Group. Each account can only be in one Pricing Group, and we will disclose to you the accounts making up your Pricing Group upon request.

Other members of the Pricing Group will receive the same disclosure upon request.

Your Pricing Group is based on the following criteria:

1. Your single, joint, custodial, owner-only 401(k) plan and IRA accounts are grouped together if they are registered at the same address and share one or more of the following: (a) the same last name, (b) the same Social Security number, or (c) the same Edward Jones Relationship Group. (If you have worked with your financial advisor to group your account with other accounts for the purpose of planning and establishing financial goals, that is a Relationship Group. Your Relationship Group may be the same as your Pricing Group. Please contact your financial advisor if you have any questions about your Relationship Group.)
2. Your revocable trust accounts are grouped with your single, joint, custodial, owner-only 401(k) plan, IRA or other revocable trust accounts if they are registered at the same address and use the same tax ID number for tax reporting.
3. Your association, church, corporation, estate, irrevocable trust, LLC, partnership and sole proprietorship accounts are grouped with other accounts of the same type if they are registered at the same address and use the same tax ID number for tax reporting. These types of accounts will be grouped with each other, but not with other account types.

Additionally, accounts that do not meet the above criteria with your account, but that meet the above criteria with another person's account in your Pricing Group, will be added to your Pricing Group. Please contact your financial advisor if you have questions about your Pricing Group.

In addition, the Guided Solutions Flex Fee may be lower than the above schedule in the following circumstances:

- Either Edward Jones or your financial advisor negotiates a lower Program Fee;
- You are an active or eligible retired associate of Edward Jones; or
- You are a member of an active or eligible retired associate's Pricing Group.

Reducing the Guided Solutions Flex Fee is at the sole discretion of Edward Jones.

Potential Fee Reductions or Offsets to the Program Fee

Depending on certain factors, you may be eligible to receive fee reductions or offsets to your Program Fee, as described below.

Fee Reductions

If your Guided Solutions Flex account is funded from an Edward Jones account that incurred commissions or redemption fees within a preceding period, as established by Edward Jones, the Program Fee may be reduced for up to twenty-four (24) full months in which the account is active in Guided Solutions Flex.

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The amount of the fee reduction will depend on the type of security held, timing of trade activity for the security, or other characteristics of the account activity in the previous Edward Jones account. Ask your financial advisor for additional information about potential fee reductions. Any fee reductions will be applied in accordance with policies established by Edward Jones, which may be amended from time to time. If you close your account in Guided Solutions Flex before receiving the entire fee reduction, you will not receive any of the remaining fee reduction that may have been available for your account.

If you are selling securities to invest in Guided Solutions Flex but did not purchase them through Edward Jones, you will not receive a fee reduction.

Fee Offsets

Rule 12b-1 Fees: Some mutual fund companies or their affiliates pay Edward Jones Rule 12b-1 fees for distribution and marketing expenses. This creates a conflict of interest. In order to eliminate this conflict of interest, if we receive Rule 12b-1 fees for the shares in your account, we will credit the amount received to your account.

Shareholder Accounting Revenue: Some mutual fund companies pay Edward Jones for account recordkeeping and administrative services provided by Edward Jones for the mutual fund companies. This creates a conflict of interest. In order to eliminate this conflict of interest, if we receive shareholder accounting fees for the shares in your account, we will credit the amount received to your account.

Affiliated Mutual Funds: If your account invests in affiliated mutual funds, the investment adviser to the mutual funds will be an affiliate of Edward Jones. Affiliated mutual funds, other than the Edward Jones Money Market Fund, consist of Bridge Builder Funds and will be sub-advised by multiple sub-advisers who are unaffiliated with Edward Jones. Refer to Appendix A which contains a detailed discussion of our affiliation with the affiliated mutual funds.

Edward Jones Money Market Fund: JFC directly owns 100% of Olive Street Investment Advisers, LLC ("Olive Street"), the adviser of the Edward Jones Money Market Fund. Olive Street, and its affiliate, Edward Jones, receive various revenues related to assets in the Fund (collectively, "Money Market Revenue"). Appendix A includes a detailed discussion of our Money Market Revenue. For any account investing in the Edward Jones Money Market Fund, Edward Jones or an affiliate will apply a fee offset equal to the amount of the Money Market Revenue received by Edward Jones or an affiliate, with respect to such account.

How the Guided Solutions Flex Fee is Paid

The Guided Solutions Flex Fee is deducted directly from your Guided Solutions Flex account and paid using the cash portion of your account, which may include cash or assets invested in the Edward Jones Money Market Fund. If there is not sufficient cash or assets invested in the Edward Jones Money Market Fund, we are authorized to sell a sufficient amount of assets held in your account to pay the Guided Solutions Flex Fee. Edward Jones will first sell a sufficient amount of shares of mutual funds held in your account to pay the Guided Solutions Flex Fee. If there are not sufficient assets in the mutual funds held in your account, Edward Jones will sell a sufficient amount of shares of ETFs or equity securities, and then a sufficient amount of fixed-income securities necessary to pay the Guided Solutions Flex Fee. If Edward Jones sells mutual funds, ETFs, equity securities or fixed-income securities, this may result in your account being out of alignment with the Target Ranges for your Account Portfolio Objective or with the Investment Diagnostics for your account. Such transactions will be effected without regard to tax consequences. You may have to pay redemption fees to a fund company if those shares were held only for a short time. (See below for more information on redemption fees.) Trades as a result of a liquidation of a mutual fund or ETF in a taxable account may result in a taxable event. Securities transactions effected to pay the Guided Solutions Flex Fee may necessitate odd-lot sales. Odd-lot sales may result in less favorable pricing conditions. At the sole discretion of Edward Jones, you may be allowed to pay your Guided Solutions Flex Fee from an alternate Edward Jones account.

Internal Fees and Expenses of Mutual Funds and ETFs, Including Redemption Fees

Mutual funds (including affiliated and unaffiliated mutual funds) and ETFs have internal management fees and ongoing expenses for operating the funds ("internal fees and expenses") that are deducted from the fund's assets, which has the effect of reducing the fund's net asset value ("NAV"). Many mutual funds that are Eligible Investments in Guided Solutions Flex have different share classes with different fees and expenses for each share class. The fund prospectus and other fund documents will describe the internal fees and expenses.

Please refer to Item 6 below for more information regarding the selection of mutual funds and ETFs as Eligible Investments for Guided Solutions Flex.

Internal fees and expenses are in addition to the Guided Solutions Flex Fee described above and vary depending on the particular mutual fund or ETF. You will not see a separate entry on your account statement showing these fees and expenses.

Certain mutual funds may also impose redemption fees if shares of the mutual fund are held for only a short time (typically anywhere from less than thirty (30) days to twelve (12) months). The fund prospectus and other fund documents describe whether the mutual fund has a redemption fee and whether there are instances when the redemption fees will be waived.

Any internal fees and expenses charged by a mutual fund or ETF will reduce your account's overall returns and investment performance.

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Other Fees and Expenses Not Included in the Guided Solutions Flex Fee

In addition to the Guided Solutions Flex Fee described above, clients will pay Edward Jones interest on margin loans, if applicable, as set forth in the Margin Disclosure. A client may pay for other services including, but not limited to, debit and check-writing fees, estate service fees and fees to distribute an account pursuant to a transfer on death agreement.

Also, the Guided Solutions Flex Fee does not cover the following (if applicable to your account): transfer taxes; electronic fund, wire and other account transfer fees; internal fees and expenses incurred by mutual funds or ETFs purchased for your account; mutual fund redemption fees and contingent deferred sales charges; and any other charges imposed by law or otherwise agreed to by Edward Jones and you with regard to your account.

Deposits, including interest and dividends, received into your account but not yet invested in Eligible Investments or swept into the Money Market Fund may earn interest that will be retained by Edward Jones. Edward Jones may also earn and retain interest on distributions requested from your account until the time the check is cashed or another payment method is completed. The average overnight interest rate on these deposits may fluctuate daily and is tied to changes in widely referenced interbank lending rates, such as Fed Funds Effective Rate, Fed Funds Target Rate and Secured Overnight Financing Rate. Under these arrangements, banks may pay interest based on a spread to one of these rates or may pay a fixed interest rate.

Financial Advisor Compensation

Most financial advisors receive a portion of the Program Fee, though some financial advisors receive a salary in addition to, or in lieu of, the Program Fee. Financial advisors who receive a portion of the Program Fee have a financial incentive not to negotiate the Program Fee. The portion of the Program Fee paid to your financial advisor is at the discretion of Edward Jones. The fee rate paid to your financial advisor will be the same regardless of the Account Portfolio Objective or Goal Portfolio Objective (if applicable) you select. As a result, your financial advisor does not have a financial incentive to recommend one Account or Goal Portfolio Objective over another. Your financial advisor does not receive a portion of the Platform Fee.

Similarly, the Program Fee rate paid to your financial advisor will be the same regardless of the investment advisory program in which you invest. However, your financial advisor also may receive compensation in connection with margin loans in Guided Solutions Flex as described below. As a result, and if you would be eligible for margin lending but ineligible for the Edward Jones securities-based lending offering called the Edward Jones Reserve Line of Credit ("Reserve Line"), available in some other Edward Jones investment advisory services, your financial advisor will have a financial incentive to recommend Guided Solutions Flex over another investment advisory program.

If you use margin in your account, Edward Jones will receive revenue as a result of charging interest on your margin loan. As a result, there is a material conflict of interest between you and us in connection with margin loans, which we address through disclosure in this Brochure. For example, if you take out or maintain a margin loan rather than withdraw money from your Guided Solutions Flex account, we retain the Guided Solutions Flex Fee that such assets are otherwise generating and charge you interest on any outstanding margin loan balances. Depending on your specific circumstances, including the intended duration of the margin loan and the return on your account, over the long term it may cost you more to take out the margin loan than if you had pursued an alternative loan option or liquidated securities and withdrawn the sale proceeds from your account.

Although Edward Jones receives more revenue from a margin loan than a loan through the Reserve Line available in the other advisory programs, your financial advisor is compensated the same on both types of loans. You are encouraged to carefully consider the total cost of taking out any margin loan, and any additional compensation to us or your financial advisor, when determining to take out and/or maintain a margin loan.

The amount of your financial advisor's compensation may be more or less than what he or she would receive if you had a brokerage account instead of a Guided Solutions Flex account. If you purchased investments through Edward Jones as a broker-dealer, you would pay sales charges or commissions, a portion of which would be paid to your financial advisor. A financial advisor will typically earn more in upfront fees and commissions when you use brokerage services. In the alternative, a financial advisor will typically earn more over time if you invest in Guided Solutions Flex. This creates a financial incentive for your financial advisor to recommend Guided Solutions Flex instead of brokerage services.

The Program Fee, as well as assets under care and client margin loan balances, will impact most financial advisors' eligibility for a bonus and bonus amount. The Program Fee, as well as assets under care and client margin loan balances may also impact a financial advisors' eligibility for the receipt of certain limited partnership profits interest in The Jones Financial Companies, L.L.L.P. (the "Profits Interest"). This eligibility to receive bonus, bonus amounts, and/or certain Profits Interest creates a conflict of interest in that your financial advisor has an incentive to recommend you invest in an investment advisory account(s).

Most financial advisors are eligible to participate in the Edward Jones Travel Award Program ("Travel Award Program"), which includes domestic and international travel, or a cash award in lieu of a trip. Eligibility for the Travel Award Program is based upon the amount of new and existing assets under care of a financial advisor which creates an additional conflict of interest.

These financial incentives create a conflict between Edward Jones' interest, your financial advisor's interest, and your own.

We address these conflicts of interest through disclosures you will receive at or before the time of your financial advisor's recommendations to you. Additionally, financial advisors are subject to training, supervision, regulatory requirements, and internal policies and controls that are reasonably designed so that clients are recommended only those products and services

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that are appropriate in light of their financial circumstances.

For further information on compensation and conflicts of interest, please see the "Understanding how we are compensated for financial services" document found at edwardjones.com/compensation.

Comparing Costs, Expenses and Services

The Program Fee is a fee for investment advisory services as described above under "The Program Fee" and the Platform Fee is a fee for platform support services as described above under "Platform Fee." Guided Solutions Flex may cost you more or less than purchasing these services separately, depending on the costs of the services if provided separately, the size of your account, the amount of cash in your account, and the trading activity in your account and the corresponding brokerage commissions that would be charged if you bought and sold individual securities in a brokerage account.

You can choose to forgo the services of Guided Solutions Flex and buy and sell securities through Edward Jones as a broker-dealer or through other brokers or agents not affiliated with Edward Jones (although you would not receive the benefits of the program described in this Brochure).

We have provided you with materials that explain our brokerage and investment advisory services, including our Client Relationship Summary ("CRS") and "Making Good Choices" brochure.

Additional copies are available from your financial advisor upon request or our CRS is available at www.edwardjones.com/regbidisclosures.

Item 5: Account Requirements and Types of Clients

Your initial investment in a Guided Solutions Flex account must generally be at least $25,000. You can fund your Guided Solutions Flex account with cash and/or securities. If you establish your Guided Solutions Flex account and/or later add to your account with Ineligible Investments, you shall give instructions to Edward Jones to liquidate or redeem those Ineligible Investments without regard to tax consequences or redemption fees that may be assessed on the liquidation or redemption of those securities. Edward Jones will act in our capacity as a broker-dealer, not as a fiduciary or investment adviser, in connection with such transactions and will sell those securities at no commission. Edward Jones will not provide advice and/or guidance regarding the securities being sold to fund the Guided Solutions Flex account. Trades that occur in a taxable account may cause a taxable event as well as additional fees and expenses.

The total value of your account is monitored by Edward Jones. If the value of your account falls significantly (for example, a balance of $10,000 or below), we may, in our discretion, remove your account from Guided Solutions Flex.

Edward Jones offers clients a wide range of financial services. Guided Solutions Flex may not be appropriate for every client or every account type. Generally, Guided Solutions Flex is available only to residents or entities of the United States and certain U.S. territories with the following types of accounts: individual; joint; trusts; charitable organizations; corporations and other business entities; traditional IRAs and Roth IRAs; and Benefit Plans. Benefit Plans include an owner-only 401(k) plan, a Savings Incentive Match Plan for Employees ("SIMPLE") IRA, a Simplified Employee Pension ("SEP") IRA, a traditional IRA linked to an Edward Jones SEP IRA and other eligible plans.

Edward Jones can prohibit any person or entity from investing or remaining in Guided Solutions Flex for any reason, including if we do not believe it is an appropriate investment strategy for that person or entity. As a general rule, you should intend to invest in Guided Solutions Flex for a minimum of three (3) years.

You will not be able to purchase certain fixed-income securities if your account value is below $50,000. We can change the minimum at our discretion. However, you will be able to hold eligible fixed-income securities in your account regardless of account value. For example, if you purchased a bond when your account value exceeded $50,000, you can continue to hold that bond even if your account value declines. If you hold less than $50,000 in your account, additional purchases of fixed income holdings will be limited to mutual funds and ETFs that invest in fixed income securities.

If, at any time, you transfer mutual funds into a Guided Solutions Flex account and those mutual funds are current Eligible Investments but in a different share class from those held for Guided Solutions Flex, Edward Jones is authorized to convert those shares into a different share class eligible to be held in Guided Solutions Flex. For more information about share classes, please refer to the Risk of Loss section below.

Mutual fund shares held in your Guided Solutions Flex account may accumulate and be used to satisfy a letter of intent ("LOI") associated with multiple Edward Jones brokerage accounts. However, if a brokerage account transferring into Guided Solutions Flex is the only account where the LOI can be met, Edward Jones can terminate your LOI and sell a portion of your position to adjust the commission paid in your brokerage account before the transfer of your assets into Guided Solutions Flex.

Assets in your Guided Solutions Flex account will not be used to pay any adjustment(s) that apply in the event you fail to satisfy the LOI.

If you request a transfer of securities from your Guided Solutions Flex account to another Edward Jones account or a third-party account, you authorize Edward Jones to transfer the mutual fund shares in-kind without converting the shares into a different share class. In the event of a transfer of mutual funds and/or fund share classes that cannot be held outside of your Guided Solutions Flex account, Edward Jones will: (a) convert the mutual fund shares into a different share class before the shares transfer; and/or, (b) liquidate the mutual fund shares and transfer cash. Edward Jones follows the instructions of mutual fund companies to convert the shares to a different share class, or liquidate the shares, when transferring mutual funds. Conversions could result in higher or lower fees and/or expenses than those paid under

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the previous share class and liquidations may cause a taxable event.

Item 6: Guided Solutions Flex Investment Selection and Evaluation

Guided Solutions Flex is a client-directed wrap fee program sponsored by Edward Jones. No third-party investment advisers, no related persons or Edward Jones-supervised persons serve as portfolio managers in Guided Solutions Flex. In consultation with your Edward Jones financial advisor, you will select your Account Portfolio Objective and Goal Portfolio Objective (if applicable) and Eligible Investments for your account. For more information, see Item 4.

Performance-Based Fees and Side-by-Side Management

This section does not apply to Edward Jones.

Methods of Analysis, Investment Strategies and Risk of Loss

Edward Jones selects the Eligible Investments available in Guided Solutions Flex based on numerous quantitative and qualitative factors, each of which may be given different weight in the decision-making process, and generally no one factor determines the outcome of any selection.

The processes we use to select and monitor affiliated mutual funds are different from the processes we apply to unaffiliated mutual funds and other Program Eligible Investments.

In selecting and monitoring sub-advisers for our affiliated mutual funds, the investment adviser, which is affiliated with Edward Jones, follows a process that is similar, but not identical, to the process that we use to evaluate unaffiliated mutual funds and other Eligible Investments. This process includes quantitative and qualitative analysis, including, but not limited to, an evaluation of the investment process, consistency, portfolio composition, strategies employed, risk management, team depth, quality and experience, operations and compliance of the sub-adviser. The evaluation process includes review of literature and documents, quantitative historical performance evaluation and discussions with members of the investment team and Edward Jones management. None of the sub-advisers are affiliated with Edward Jones.

Eligible Investments (other than affiliated mutual funds) undergo periodic review by Edward Jones to determine if they remain suitable for Guided Solutions Flex. An Eligible Investment can be re-categorized from an Eligible Investment to an Ineligible Investment for a variety of reasons, including, but not limited to, the following:

- Inconsistency with Edward Jones' investment philosophy
- Complexity of the investment
- Regulatory concerns
- Termination of an agreement with a mutual fund company
- Lack of ongoing financial information
- A decision by Edward Jones to reduce the overall ownership level of a fund

The appropriate Target Ranges for each Account Portfolio Objective are based on the Edward Jones investment categories. Depending on market volatility, the asset allocations in your account will sometimes depart from the Target Ranges for your Account Portfolio Objective.

Different asset classes will perform better than others, resulting in an asset allocation that may have more or less risk than you may want. In order to keep your account in alignment, you should monitor and realign your account if the asset allocations have deviated significantly from the Target Ranges or Investment Diagnostics for your Account Portfolio Objective.

The objective of investing in a variety of Eligible Investments in various types of asset classes allocated in the Target Ranges is to construct a portfolio designed to experience less volatility and show more consistent performance over time. There is no guarantee that this goal will be achieved.

Risk of Loss

All investment strategies and investments involve risk, and the value of your account will fluctuate. As a result, your account may be worth more or less than the amount of money you invested. Past performance does not guarantee future results, and there is no guarantee that your Account Portfolio Objective or Goal Portfolio Objective (if applicable) will be achieved.

Each Eligible Investment will fluctuate in value and, when sold, may be worth more or less than the original cost to purchase. Diversification does not guarantee a profit or protect against loss. You should consider the investment objectives (as applicable), risks, fees and expenses, and past performance of each Eligible Investment before deciding to invest in Guided Solutions Flex. Information about each Eligible Investment can be obtained from your financial advisor.

Implementing an ESG or values-based investing approach, which helps align your portfolio with your personal values by excluding certain investments or targeting issues that are important to you, has potential risks and trade-offs. Such investments may value non-financial goals more than financial returns. Additionally, while segments of the market or investments that engage in certain business practices can be excluded with an ESG or values-based investing approach, introducing such exclusions or focusing on a narrow area of the market can decrease your portfolio's diversification and materially impact its risk and return Companies also may not operate as expected or fail to meet the desired ESG or value-based characteristics over time.

Depending on the Eligible Investments you select, your account may also be subject to the following risks:

Concentration Risk. An account with a limited number of Eligible Investments may experience more volatility than a more diversified account with a larger number of Eligible Investments.

Mutual Funds Risk. Mutual funds are diversified, professionally managed portfolios of securities that pool the assets of

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individuals and organizations to invest toward a common objective such as current income or long-term growth. Mutual funds are subject to investment advisory, transactional, operating and other expenses. Each mutual fund is subject to specific risks, depending on its investments. The value of mutual funds' investments and the NAV of the funds' shares will fluctuate in response to changes in market and economic conditions, as well as the financial condition and prospects of companies and other investments in which the funds invest. The performance of a mutual fund will depend on whether the fund's investment adviser is successful in pursuing the fund's investment strategy. Mutual funds that use ESG or values-based strategies may forgo certain investment opportunities available to strategies that do not use such criteria and therefore create a risk of underperforming when compared against other strategies. The fund prospectus and other fund documents describe the risks specific to the fund.

Share Classes. Mutual fund investments in Guided Solutions Flex can have different share classes. While each share class invests in the same pool of investments and has the same investment objective, each has different internal fees and expenses. Mutual funds often permit the conversion of shares from one class to another, subject to certain conditions as determined by the mutual fund.

Edward Jones considers several factors when selecting a mutual fund share class for Guided Solutions Flex, including, but not limited to, the eligibility criteria set by mutual fund companies and the overall cost structure of the share class. Clients should not assume they will be invested in the share class with the lowest expense ratio.

Edward Jones generally attempts to select institutional and/or advisory share classes for Guided Solutions Flex, when available. Institutional and/or advisory shares generally do not impose a sales charge or ongoing Rule 12b-1 fees and, as a result, are usually less expensive than Class A shares.

Other share classes, including Class A, may be utilized when no institutional or advisory share classes are available. Class A shares are typically purchased in brokerage accounts and usually carry an upfront sales charge and ongoing Rule 12b-1 fees. If Class A shares are selected in Guided Solutions Flex, the upfront sales charges are generally waived, but the Class A shares are still charged the ongoing Rule 12b-1 fees. As described in Item 4 above, if we receive Rule 12b-1 fees for shares held in your account, we will credit the amount received to your account as a fee offset.

Please refer to the appropriate fund prospectus and other fund documents for more information regarding the available share classes of mutual funds used in Guided Solutions Flex. In our sole discretion, Edward Jones can change the share class of any mutual fund at any time without prior notice to you.

Redemptions. Edward Jones' clients collectively own a large percentage of certain mutual funds that are Eligible Investments. Due to the significant ownership, there may be adverse consequences in the event that Edward Jones, as the investment adviser, re-categorizes a mutual fund from an Eligible Investment to an Ineligible Investment. If the resulting volume or size of redemptions directed by accounts in Guided Solutions Flex as a result of the re-categorization exceeds the limits set forth in the mutual fund's policies and procedures, the resulting delay in effecting redemptions may result in accounts experiencing increased risk of loss. A mutual fund company can also decide to redeem shares "in-kind" instead of in cash. In that event, you may receive the actual underlying securities of the fund. The underlying securities could lose value before they are sold.

Brokerage and other transaction costs will apply to the sale of the underlying securities. We will work with the mutual fund company to minimize any potential adverse impact to accounts in Guided Solutions Flex, but there is no assurance that you will be able to avoid the risk of loss and other adverse consequences.

ETFs Risk. ETFs are typically registered investment companies whose shares are listed on a securities exchange. An investment in an ETF generally presents the same primary risks as an investment in a conventional mutual fund (i.e., one that is not exchange-traded) that has the same investment objective, strategies and policies. The price of an ETF can fluctuate within a wide range, gaining or losing value throughout the day. ETF performance may vary from that of its benchmark or its peers.

Like mutual funds, ETFs are subject to investment advisory, transactional, operating and other expenses. Unlike mutual funds, shares of ETFs cannot be directly purchased from and redeemed by the fund. ETFs that use ESG or values-based strategies may forgo certain investment opportunities available to strategies that do not use such criteria and therefore create a risk of underperforming when compared against other strategies. Each fund's prospectus and other fund documents describe the risks specific to the fund.

Equity Securities Risk. Common stocks and other equity securities generally increase or decrease in value based on the earnings of a company and on general industry and market conditions. The value of a company's share price may decline as a result of poor decisions made by management, lower demand for the company's services or products, or if the company's revenues fall short of expectations. There are also risks associated with the stock market overall. The stock market may experience periods of turbulence and instability.

Preferred Stock Risk. Preferred stock is a class of capital stock that typically pays dividends at a specified rate.

Preferred stock is generally senior to common stock but subordinate to debt securities with respect to the payment of dividends and on liquidation of the issuer. While subject to the same risks affecting equity securities generally, the market value of preferred stock also generally decreases when interest rates rise (interest rate risk) and is also affected by the issuer's ability to make payments on the preferred stock (credit risk).

Fixed-Income Securities Risk. Fixed-income securities, such as bonds, are subject to credit risk and interest rate risk. Credit risk is the possibility that an issuer of an instrument will be unable to make interest payments or repay principal when due. Changes in the financial strength of an issuer or changes in the credit rating

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of a security may affect its value. Interest rate risk is the risk that interest rates may increase, which tends to reduce the resale value of certain fixed-income securities.

Certificate of Deposit Risk. The price of a CD in the secondary market is governed by prevailing interest rates. If a CD is sold before it matures, you may receive less than the original purchase price if interest rates are higher. Edward Jones, though not obligated to do so, may maintain a secondary market in the CD after the purchase which allows CDs to be sold on any business day. Rates paid on CDs may be lower or higher than the rates available directly through the bank that is issuing the CD. You are responsible for monitoring the total amount of CDs and other bank deposits that you hold with any one bank for Federal Deposit Insurance Corporation ("FDIC") insurance limits.

Municipal Securities Risk. Municipal securities are subject to various risks based on factors such as economic and regulatory developments, changes or proposed changes in the federal and state tax structure, deregulation, court rulings and other factors. Repayment of municipal securities depends on the ability of the issuer or project backing such securities to generate taxes or revenues. There is a risk that the interest on an otherwise tax-exempt municipal security may be subject to federal income tax.

Government Securities Risk. U.S. government securities are subject to interest rate and inflation risks. Not all U.S. government securities are backed by the full faith and credit of the U.S. government. Certain securities issued by agencies and instrumentalities of the U.S. government are only insured or guaranteed by the issuing agency or instrumentality, which must rely on its own resources to repay the debt. As a result, there is risk that these entities will default on a financial obligation.

Money Market Funds Risk. Money market funds are a type of mutual fund that invests in high-quality, short-term debt securities, pays dividends that generally reflect short-term interest rates and seeks to maintain a stable NAV per share (typically $1). An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although a money market fund is managed to maintain a stable NAV of $1 per share, the value of the fund may fluctuate, and you could lose money.

Foreign Investing Risk. Investments in foreign markets or foreign companies may be achieved through investments in securities of foreign issuers; ETFs or mutual funds that hold securities of foreign issuers; or ADRs, which are receipts typically issued by a U.S. bank or trust company evidencing ownership of the underlying securities of a foreign company. Investments in foreign markets or foreign companies carry a number of economic, financial and political considerations that are not associated with the U.S. markets and that could unfavorably affect your account's performance. Among those risks are greater price volatility; weak supervision and regulation of securities exchanges, brokers and issuers; higher brokerage costs; fluctuations in foreign currency exchange rates and related conversion costs; adverse tax consequences; and settlement delays.

Margin Risk. Our financial advisors provide information and education regarding the availability of margin loans. However, you decide whether to borrow money from us and you decide when and how to pay back any loans. There are certain risks and conflicts of interest that arise when we make margin loans in our role as lender and broker-dealer rather than investment adviser, including (i) the interest rate charged in connection with your loan may be higher than those charged by other lenders and is in addition to the Program Fee; (ii) we may require additional collateral if there is a decline in the market value of the securities that secure your margin loan; (iii) we can sell any securities in your account to satisfy a margin call without notice to you; (iv) we may be required to liquidate securities we would otherwise not recommend you sell, and which may not otherwise be in your best interests to sell, to satisfy a margin call; (v) you are not entitled to select which securities are liquidated to satisfy a margin call and we can sell securities that you wish to retain or that have a low tax basis without regard to your wishes or any adverse tax consequences of a sale; (vi) depending on market conditions, the prices obtained for the securities may be less than favorable and may be less than the value that we or you believe the securities are worth; (vii) the timing of securities sales in connection with a margin call will be different than if those securities were not used as collateral in connection with a margin loan, and may negatively impact the performance of your account and interrupt your investment strategy; (viii) a situation could arise where the value of your account is zero and you still owe money on a loan; and (ix) with respect to the margin loan and collateral, we will act in the capacity of a lender and may take the actions described above, which may be in conflict with your best interest and our role as an investment adviser to your Guided Solutions Flex account. Any action taken by us against the securities in your Guided Solutions Flex account pursuant to the use of margin will not constitute a breach of our fiduciary duties as an investment adviser.

Cybersecurity Risk. The computer systems, networks and devices used by Edward Jones and our service providers employ a variety of protections designed to protect against damage or interruption from computer viruses, network and computer failures and cyberattacks. Despite such protections, systems, networks and devices potentially can be breached. Cyberattacks include, but are not limited to, gaining unauthorized access to digital systems for purposes of corrupting data or causing operational disruption, as well as denial-of-service attacks on websites. Cyber incidents may cause disruptions and impact business operations, potentially resulting in financial losses, the inability of Edward Jones or service providers to trade, violations of privacy and other laws, regulatory fines, reputational damage, reimbursement costs and additional compliance costs, as well as the inadvertent release of confidential information.

Economic Conditions Risk. Economic, political and financial trends and developments may, from time to time, result in periods of volatility or other potentially adverse effects that could negatively impact your account. Domestic and international markets, including sectors and companies within those markets, may respond in significant and unforeseen ways to matters such as public health issues, geopolitical events, natural disasters and social unrest.

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Those matters, as well as others not listed here, may increase the risk to your account's performance and cause losses.

Tax Considerations

Guided Solutions Flex does not provide tax efficient strategies or tax advice. Your financial advisor may take into account tax considerations as one factor among others when making investment and trading recommendations for your account.

However, Guided Solutions Flex does not provide quantitative or programmatic tax loss or gain harvesting services and will not monitor for tax consequences on an ongoing basis. You should consult with your tax advisor for tax advice, including advice on potential tax consequences.

Voting Proxies

When you invest in Guided Solutions Flex, you are solely responsible for voting proxies arising from any securities held in your account. Edward Jones will not take any action and will not render any advice regarding how to vote proxies arising from any securities held in your account. You may receive proxy-related materials and notices from Edward Jones or the applicable securities issuer or mutual fund or ETF sponsor, and you will be responsible for voting proxies.

Legal Notices

Edward Jones will not take any action or render any advice regarding any legal action on your behalf relating to any Eligible Investments or other assets held in your account (including shares of the Money Market Fund) that may become subject to any legal action, regulatory action, administrative action, bankruptcy, and/or class action lawsuit other than the Class Action Claim Filing service described in this brochure and the CSA. However, Edward Jones will promptly forward any such documents to you, or if you are enrolled in the Class Action Claim Filing service, Edward Jones will execute such service as described in this brochure and the CSA.

Item 7: Client Information Provided to Edward Jones

Client information provided to Edward Jones will be maintained in accordance with our privacy policies.

Over time, your financial goals and objectives may change. Accordingly, you and your financial advisor must perform an annual review, as set forth in Item 9B below.

Item 8: Client Contact with Edward Jones

You may contact your Edward Jones financial Advisor during normal business hours with questions regarding your account.

Item 9: Additional Information

A. Disciplinary Information and Other Financial Industry Activities and Affiliations

Disciplinary Information

Edward Jones is a registered broker-dealer and investment adviser. This section contains information about certain legal and regulatory matters that Edward Jones believes are material to a client's evaluation of our advisory business or the integrity of our management. Edward Jones has also been subject to various legal and regulatory proceedings relating to our brokerage business that are disclosed in Part 1 of our Form ADV, which is available on the SEC's website at www.adviserinfo.sec.gov, as well as on FINRA's website at www.finra.org/brokercheck.

SEC – Municipal Bond Pricing. On August 13, 2015, Edward Jones, without admitting or denying the findings, entered into a settlement in public administrative and cease-and-desist proceedings with the SEC regarding certain of the firm's municipal securities activities. Pursuant to the settlement, the SEC alleged that Edward Jones violated Sections 17(a)(2) and (3) of the Securities Act of 1933 ("Securities Act"), Sections 15B(c)(1) and 15(b)(4)(E) of the Securities Exchange Act of 1934 ("Exchange Act"), and MSRB Rules G-17, G-11(b) and (d), G 27 and G-30(a). Edward Jones was censured and ordered to cease and desist from violating or causing any current and future violations of Sections 17(a)(2) and (3) of the Securities Act, Section 15B(c)(1) of the Exchange Act and MSRB Rules G-17, G-11, G-27 and G 30. The settlement required Edward Jones to pay $5,194,401.37 to current and former customers of Edward Jones and to pay a civil money penalty in the amount of $15 million. In entering into the settlement, the SEC considered remedial acts undertaken by Edward Jones related to this matter.

FINRA – Mutual Fund Sales Charge Waivers. On May 5, 2015, FINRA's Enforcement Division advised Edward Jones that it was investigating whether any violations of the federal securities laws or rules had occurred with respect to mutual fund purchases and sales charge waivers for certain retirement plan and charitable organization accounts. Prior to being advised of the investigation, Edward Jones had commenced a review of this issue and self-reported to FINRA. On October 26, 2015, Edward Jones, without admitting or denying the findings, entered into a settlement agreement with FINRA to resolve this matter. Pursuant to the settlement, Edward Jones agreed to provide remediation to certain customers, estimated at the time of the settlement agreement to be approximately $13.5 million. A monetary penalty was not imposed by FINRA. In reaching the settlement, FINRA recognized the extraordinary cooperation of Edward Jones, including its self-reporting of the issue to FINRA.

FINRA – Municipal Securities Transactions Below Minimum Denominations. On June 2, 2017, Edward Jones, without admitting or denying the findings, entered into a settlement agreement with FINRA's Department of Market Regulation in connection with its investigation of possible violations of MSRB rules regarding transactions in certain municipal securities in amounts lower than the applicable minimum denominations. As

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part of the settlement, Edward Jones agreed to pay a monetary fine of $210,000.

FINRA – Supervision of Tools-Generated Reports. On July 13, 2017, Edward Jones, without admitting or denying the findings, entered into a settlement agreement with FINRA in connection with its investigation of the supervision of the use and dissemination of reports generated through Edward Jones' systems by financial advisors. FINRA expressly stated that its review of 65,000 reports did not reveal any instances of reports that were misleading. FINRA also stated that Edward Jones had made changes to enhance its supervisory processes. As part of the settlement, Edward Jones agreed to pay a monetary fine of $725,000.

FINRA – Call Detail Records Production and Preservation. On December 13, 2022, Edward Jones entered into a settlement agreement with FINRA without admitting or denying the findings therein. FINRA alleged Edward Jones violated FINRA Rules 8210(a)(1) and 2010 by (1) failing to timely, completely, and accurately respond to certain FINRA requests for call detail records that are not required broker-dealer books and records and (2) failing to preserve certain responsive call detail records during the pendency of regulatory requests. Edward Jones was censured, agreed to certify that it has established and implemented policies, procedures, processes and internal controls reasonably designed to address and remediate the issues identified by FINRA in the settlement, and agreed to pay a monetary fine of $1.1 million.

State of Pennsylvania – Investment Adviser Registration. On January 12, 2024, Edward Jones and the Pennsylvania Department of Banking and Securities entered into a Consent Order. The Department alleged that from in or about January 2015 through the present, Edward Jones failed to register at least one employee as an investment adviser representative in Pennsylvania in violation of Section 301(c.1)(1)(ii) of the Pennsylvania Securities Act of 1972 ("the 1972 Act"), 70 P.S. § 1-301(c.1)(1)(ii). Without admitting or denying the findings in the Order, Edward Jones agreed to pay a monetary fine of $300,000 and to comply with the relevant provision of the 1972 Act.

Other Financial Industry Activities and Affiliations

You should be aware that Edward Jones, our affiliates and our financial advisors perform services for you and other clients outside of Guided Solutions Flex, including the execution of brokerage transactions (e.g., the purchase or sale of securities or insurance products), research, the retail distribution of securities (e.g., mutual funds), the participation in principal transactions and certain underwritings and other investment advisory services. Edward Jones and our affiliates receive compensation, including fees and commissions, associated with these services. We have a financial interest in our clients' transactions and the recommendations we make to clients to buy or sell securities or investment products.

A conflict of interest exists where Edward Jones has an existing business relationship with the mutual fund families that are available as Eligible Investments through Guided Solutions Flex. Edward Jones receives revenue sharing payments from certain unaffiliated mutual fund families on client assets held outside of Edward Jones' advisory programs. "Revenue sharing" generally means a mutual fund family shares with another company, like Edward Jones, a portion of the revenue it earns through managing mutual fund assets. Edward Jones' receipt of revenue sharing outside of advisory programs creates a conflict of interest in the form of additional financial benefits to us, our financial advisors and equity owners. We believe that this conflict of interest is mitigated through internal policies designed to prevent Edward Jones, in our capacity as investment adviser, and any affiliated investment adviser, from considering revenue sharing from existing business relationships when selecting Eligible Investments for Guided Solutions Flex. Similarly, no affiliated investment adviser considers such business relationships or revenue sharing in recommending to the board of trustees of any affiliated mutual fund that a sub-adviser be selected to manage the affiliated mutual funds.

For more information regarding revenue sharing, please visit www.edwardjones.com/disclosures or request a revenue sharing disclosure document from your financial advisor. Edward Jones does not receive revenue sharing on assets held in Guided Solutions Flex accounts. Edward Jones and our financial advisors also receive compensation for services and recommendations that may differ from advice given to you while participating in Guided Solutions Flex.

In our capacity as a broker-dealer, Edward Jones performs research and distributes recommendations to buy, sell or hold the equity securities of asset management companies or financial institutions with asset management affiliates that manage mutual funds designated as Eligible Investments in Guided Solutions Flex. In order to preserve the independence of this process and to address any conflicts of interest, we have adopted a policy under which we do not consider our opinion on equity securities of asset management companies or financial institutions in selecting mutual funds designated as Eligible Investments in Guided Solutions Flex. Similarly, the affiliated investment adviser does not consider Edward Jones' opinion on equity securities of asset management companies or financial institutions when recommending sub-advisers to the board of trustees of an affiliated mutual fund.

The following summarizes Edward Jones' material relationships or arrangements with other entities that participate in the financial industry.

Edward Jones, the primary operating subsidiary of JFC, is dually registered with the SEC as an investment adviser and broker-dealer, and is a member of FINRA.

Olive Street, a wholly owned subsidiary of JFC, is registered as an investment adviser with the SEC and serves as the investment adviser of the affiliated mutual funds. Certain current or former associates of Edward Jones serve as officers or directors/trustees of the affiliated investment adviser and/or the affiliated mutual funds. Appendix A contains a detailed discussion of our affiliation with the affiliated mutual funds.

Edward Jones, an Ontario limited partnership (Edward Jones in Canada), an indirectly wholly owned subsidiary of JFC, is a

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broker-dealer registered with the Canadian Investment Regulatory Organization.

EJTC, a wholly owned subsidiary of JFC, is a federally chartered savings and loan association that offers personal trust and investment management services. EJTC also acts as custodian for certain traditional IRAs and Roth IRAs that are participating, or have participated, in Guided Solutions Flex and other Edward Jones programs. For additional information about this arrangement, please see Item 4.

Edward Jones owns directly or indirectly 100% of three insurance agencies that conduct insurance-related activities in the U.S.: Edward Jones Insurance Agency of New Mexico, L.L.C., a New Mexico limited liability company; Edward Jones Insurance Agency of Massachusetts, L.L.C., a Massachusetts limited liability company; and Edward Jones Insurance Agency of California, L.L.C., a California limited liability company.

JFC indirectly owns 100% of two insurance agencies that conduct general insurance-related activities in Canada: Edward Jones Insurance Agency (Quebec) Inc., a Canadian corporation; and Edward Jones Insurance Agency, an Ontario, Canada, limited partnership.

Edward Jones owns 7% of Customer Account Protection Company Holdings, Inc. (CAPCO), a captive insurance group.

JFC indirectly owns 100% of EDJ Insurance Company, Inc., a Missouri captive insurance company.

B. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading; Review of Accounts; Client Referrals and Other Compensation; and Financial Information

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Edward Jones has established a Code of Ethics to ensure that our associates:

- Act with integrity and in an ethical manner with you and all of our clients
- Place your and all of our clients' interests first
- Conduct personal trading in compliance with our Code of Ethics, avoid potential conflicts of interest and make sure they do not abuse the faith and trust you have placed in them
- Comply with all applicable rules, regulations and laws
- Do not use any material nonpublic information they may receive as a result of their employment with Edward Jones

Some Edward Jones associates are deemed "access persons" under our Code of Ethics because they may have access to nonpublic information regarding either the securities in a client's accounts or changes to Eligible Investments, including asset allocations. Under our Code of Ethics, access persons must receive prior approval before acquiring a beneficial ownership interest in any security in an initial public offering, limited offering or hedge fund transaction. Additionally, access persons are required to submit to the chief compliance officer, or his or her delegate, a list of any securities they own and securities transactions they made for any account they control at Edward Jones or another financial institution. You may request a copy of the Edward Jones Code of Ethics from your financial advisor.

As a broker-dealer, there may be times when Edward Jones will buy, sell or recommend that our brokerage clients who are not participating in Guided Solutions Flex buy securities that are also Eligible Investments in Guided Solutions Flex. These brokerage activities are done in the regular course of our business as a broker-dealer and are separate from our investment advisory services. There are times when we act as principal, which means we participate in client transactions by buying securities for our own inventory and selling those securities to our clients. To the extent conflicts arise under such transactions, Edward Jones is nevertheless obligated to execute any such transaction in the manner it believes is in the client's best interest.

You should know that financial advisors, Edward Jones associates (including those directly involved with Guided Solutions Flex) and/or their family members are permitted to and do invest in Guided Solutions Flex. This practice could create a conflict of interest if associates placing trades for their own accounts were to place a trade before our clients and receive a better price on a security.

Edward Jones has internal supervisory reviews and procedures to review accounts held by our associates and certain family members and their personal trading practices. The reviews look for improper trading activities, including trading that may be in conflict with the best interests of a client. In addition to the Code of Ethics and the supervisory reviews, we prohibit financial advisors from placing trades for their personal accounts before trades for our clients in the same security. In the event a financial advisor's personal order fills at a better price than a client's order placed close in time, we will adjust the trade so the client receives the better price.

Review of Accounts

At the time your Guided Solutions Flex account is opened, Edward Jones' supervisory associates will review your selected Account Portfolio Objective and the funding of your account. If you have sold investments purchased at Edward Jones in order to fund the account, the holding period of those investments will be reviewed for appropriateness. Supervisory personnel may also call you directly to discuss your understanding of Guided Solutions Flex, including the fees and expenses you are or will be paying.

While you are invested in Guided Solutions Flex, Edward Jones will review your account monthly to determine whether your account moves out of alignment with the Target Ranges for your Account Portfolio Objective or with the Investment Diagnostics for your account and will notify you if your account is out of alignment. If this happens, you should work with your financial advisor to determine what adjustments are needed to bring your account back into alignment. In the event that you do not provide instructions to bring your account back into alignment within a time period determined by Edward Jones, your account will be

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removed from Guided Solutions Flex. For more information on account alignment, see Item 4.

In addition, you and your financial advisor must annually review whether there have been any changes to your financial circumstances including, but not limited to, your risk tolerance, Account Portfolio Objective and Goal Portfolio Objective (if applicable).

If you decide to invest in a different Account Portfolio Objective, we may make recommendations to realign your account to match your new Account Portfolio Objective.

You will receive a written account statement at least quarterly (monthly in months in which activity occurs in your account) containing a description of all activity in your account during the period, including all transactions, contributions, withdrawals, fees and the value of your account at the beginning and end of the period.

Our review does not substitute for your own continued review and monitoring of your account and performance of your investments. You should review trade confirmations (as applicable), account statements and other information we send to you. Current and timely information about your account will be available in Edward Jones' online client access system. If you have any questions, please discuss them with your financial advisor.

Client Referrals and Other Compensation

From time to time, Edward Jones and our financial advisors receive client referrals or potential client leads from third parties. Edward Jones and our financial advisors pay for these referrals from third parties that are not affiliated with Edward Jones. Although Edward Jones is not precluded from entering into other types of solicitor arrangements, currently, client referrals result from an individual providing information to a third-party solicitor and subsequently being matched with an Edward Jones financial advisor (and, in certain cases, financial advisors associated with financial institutions other than Edward Jones).

Edward Jones entered into a written agreement with the solicitor and pays the solicitor a fee for the referrals.

Payments to the solicitor for referrals, along with any other costs associated with this arrangement, are paid entirely by Edward Jones and our financial advisors and are not dependent on whether a referral or lead becomes an Edward Jones client.

In addition to the solicitor arrangements disclosed above, from time to time, our financial advisors receive uncompensated referrals from other professionals or clients. Our financial advisors also may provide uncompensated referrals to other professionals. Other than in connection with Edward Jones-approved solicitor arrangements, Edward Jones policy prohibits financial advisors from purchasing or providing any compensation, cash or non-cash, directly or indirectly, in exchange for appointments or referrals. The purchase of lists (such as mailing or calling lists), by Edward Jones and our financial advisors, from third parties does not involve solicitation or referrals to Edward Jones.

Edward Jones has contracted with Broadridge Investor Communications Solutions, Inc. ("Broadridge"), an unaffiliated third-party vendor, to distribute proxies, periodic reports and voting instruction information to our clients. Pursuant to the agreement between Edward Jones and Broadridge, and in accordance with regulations, Broadridge charges the issuing company on behalf of Edward Jones for these services. Edward Jones receives from Broadridge a portion of the fees paid by the issuing company.

Certain unaffiliated mutual fund companies and/or ETF sponsors (or their investment advisers) with mutual funds and/or ETFs on the list of Eligible Investments pay certain expenses on behalf of financial advisors, including training and educational expenses, and in some instances make payments directly to Edward Jones to subsidize training and educational costs for financial advisors. These companies also participate in conferences or other marketing activities with Edward Jones and generally share in the cost of those activities. Edward Jones has not entered into any agreement with any ETF, mutual fund, or its investment adviser or its distributors or affiliates providing for payment of such expenses as a condition of inclusion on the list of Eligible Investments or the selection of a sub-adviser for affiliated mutual funds. Our financial advisors are not allowed to consider an advisory product partner's sponsorship of a marketing activity when choosing which Eligible Investments to suggest to you.

Financial Information

This section does not apply to Edward Jones.

Item 10: Requirements for State-Registered Advisers

This section does not apply to Edward Jones.

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Appendix A

Disclosures Regarding Affiliated Money Market Fund and Mutual Funds

Edward Jones Money Market Fund. Your Guided Solutions Flex account may from time to time be invested in shares of the Edward Jones Money Market Fund (the "Money Market Fund"), which is advised by Olive Street Investment Advisers, LLC ("Olive Street"), an affiliate of Edward Jones. Olive Street receives a management fee of 0.20% of average net assets of the Money Market Fund, less any fees paid to its sub-adviser.

The Money Market Fund pays a Rule 12b-1 fee of up to 0.25% of average net assets to Edward Jones for providing distribution and shareholder services to shareholders of the Money Market Fund's Investment Shares and Retirement Shares, and an Administrative Shareholder Service Fee up to 0.15% of average net assets to Edward Jones for providing administrative services, including banking administrative services and sweep administrative services, to shareholders. Edward Jones provides distribution services, shareholder services, administrative services, and transfer agent services to the Money Market Fund and the accounts that our clients maintain in the Money Market Fund.

For any Guided Solutions Flex account investing in the Money Market Fund, Edward Jones or an affiliate will apply a fee offset equal to the amount of the Money Market Revenue received by Edward Jones or an affiliate, with respect to such account.

Please review the current summary prospectus for the Money Market Fund, which describes the investment characteristics of the Money Market Fund and the fees paid to Olive Street by the Money Market Fund. The prospectus also describes certain revenue received by Edward Jones in connection with the Money Market Fund.

Bridge Builder Mutual Funds. You may choose to invest in shares of the Bridge Builder Mutual Funds ("Bridge Builder Funds"), which are also advised by Olive Street, an affiliate of Edward Jones. Bridge Builder Funds are sub-advised by multiple sub-advisers that are unaffiliated with us. If your account invests in a Bridge Builder Fund, Olive Street charges the fund a management fee which the fund pays directly to the fund's sub-advisers. Olive Street has entered into an agreement with each Bridge Builder Fund to waive its management fees to the extent management fees charged by Olive Street exceed the management fees the fund is required to pay a fund's sub-advisers (i.e., as a result of its waivers, Olive Street does not receive any management fees from a fund). The waiver agreement can only be terminated as described in the fund's registration statement.

Please review the current summary prospectus for each of the relevant Bridge Builder Funds, which describes the investment characteristics of the fund, risks of the fund, and the fees charged by Olive Street to the fund. Certain Bridge Builder Funds are only available in taxable accounts.

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