

Edward Jones Advisory Solutions®

Strategy.  
Discipline.  
Execution.

**Edward Jones**®





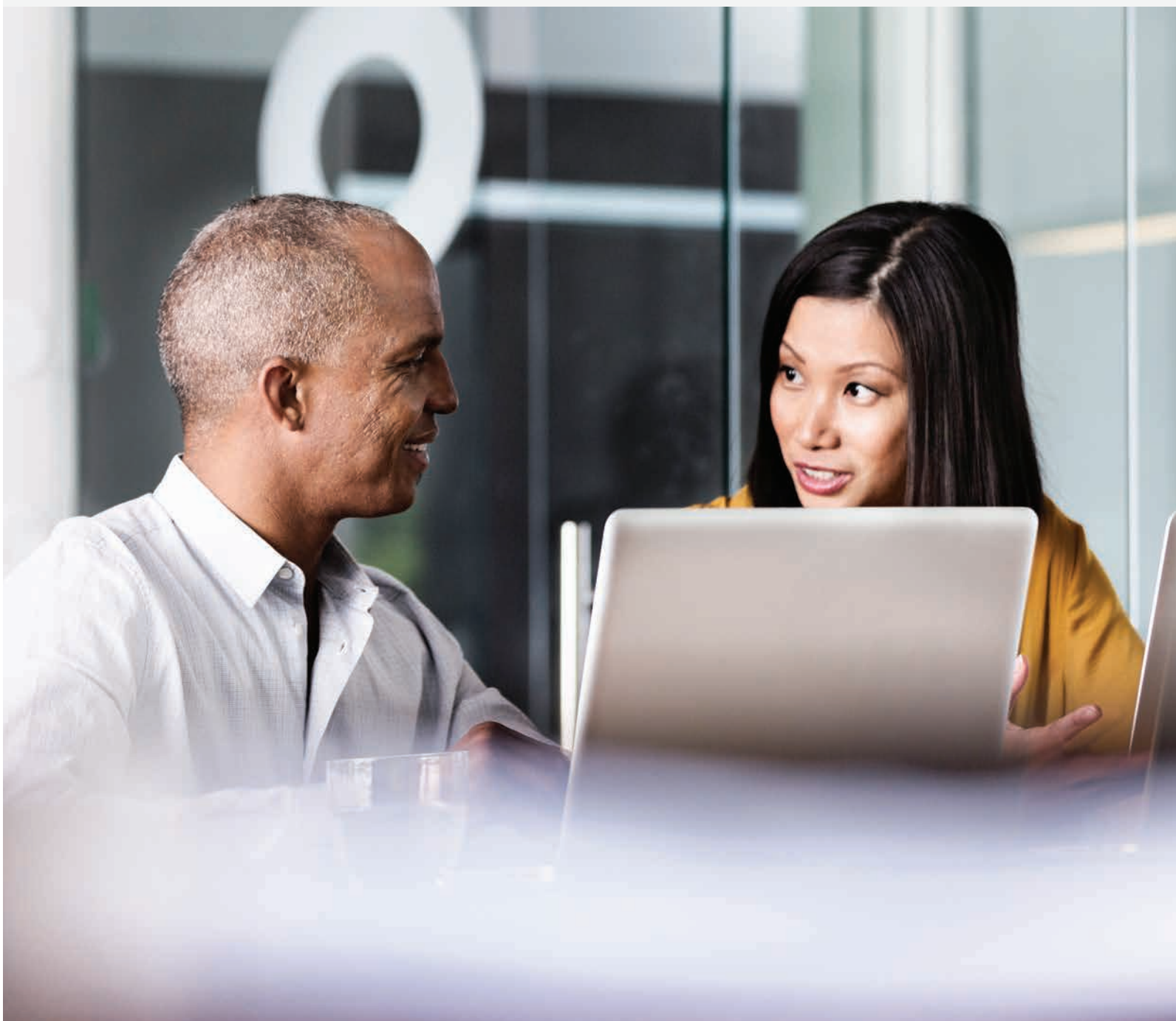
# Edward Jones Advisory Solutions

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At Edward Jones, we believe in long-term investing with an emphasis on quality and diversification. Edward Jones Advisory Solutions® implements that philosophy through professionally managed portfolio models.

When you work with us, your financial advisor uses an established process to build a personalized strategy to help you achieve your goals. Part of that strategy could be Advisory Solutions.

Advisory Solutions lets you leave the daily investment decisions to a team of research analysts dedicated to making sure your portfolio adheres to your investment goals. Along with that professional management, your financial advisor continues to partner with you, providing personal portfolio reviews to help keep you on track.



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# Key steps toward achieving your financial goals

We use the Edward Jones 5-step Process to partner with you in building financial strategies and helping you stay on track over time.

- 1 Where am I today?** We want to understand what's important to you. Each time we meet, we'll discuss your needs and current financial picture.
- 2 Where would I like to be?** By translating your needs into specific, measurable financial goals, we can easily track your progress over time.
- 3 Can I get there?** We review your current situation and consider potential solutions and strategies together. If you wish, we may involve your tax and legal professionals.
- 4 How do I get there?** You have choices in how we work together. Based on your priorities and preferences, you can select the mix of investments, services and account options — such as Advisory Solutions — that can help you achieve and protect your goals.
- 5 How can I stay on track?** Over time, we meet regularly to review your goals and progress to help you stay on track.



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Please review the applicable Edward Jones Advisory Solutions Brochure for more information.

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With Edward Jones Advisory Solutions, your money is invested in a professionally managed portfolio of investments, or model. Using mutual funds, exchange-traded funds (ETFs) and separately managed accounts (SMAs), the program provides a comprehensive approach that includes:

#### **Asset allocation**

Your money is diversified among different types of investments according to your risk tolerance and goals. Our firm's investment professionals determine the right percentages for each category based on these factors. This is called your asset allocation.

#### **Investment selection**

Our team of investment professionals takes great care to identify and select the right mix of investments that complement one another, helping smooth the effects of market fluctuation.

#### **Threshold rebalancing**

This helps keep your investments in line with your goals and risk tolerance. It also can help reduce your portfolio's volatility.

#### **Tax-efficient management**

Our Unified Managed Account (UMA) Models use additional strategies designed to help provide tax efficiency.

#### **Ongoing review**

Periodic reviews help ensure your investments keep pace with your needs. We keep you informed of your progress with detailed quarterly performance reports, which include timely market insights.

## Advisory Solutions **fees**

You pay fees based on your account's total value each month. These include:

- Your financial advisor's services
- Trading costs
- Performance reporting
- Evaluation and selection of investments for the program by Edward Jones research professionals
- Professional portfolio management including model construction and active management
- For UMA Models, overlay management

We automatically deduct the fees from your account each month.

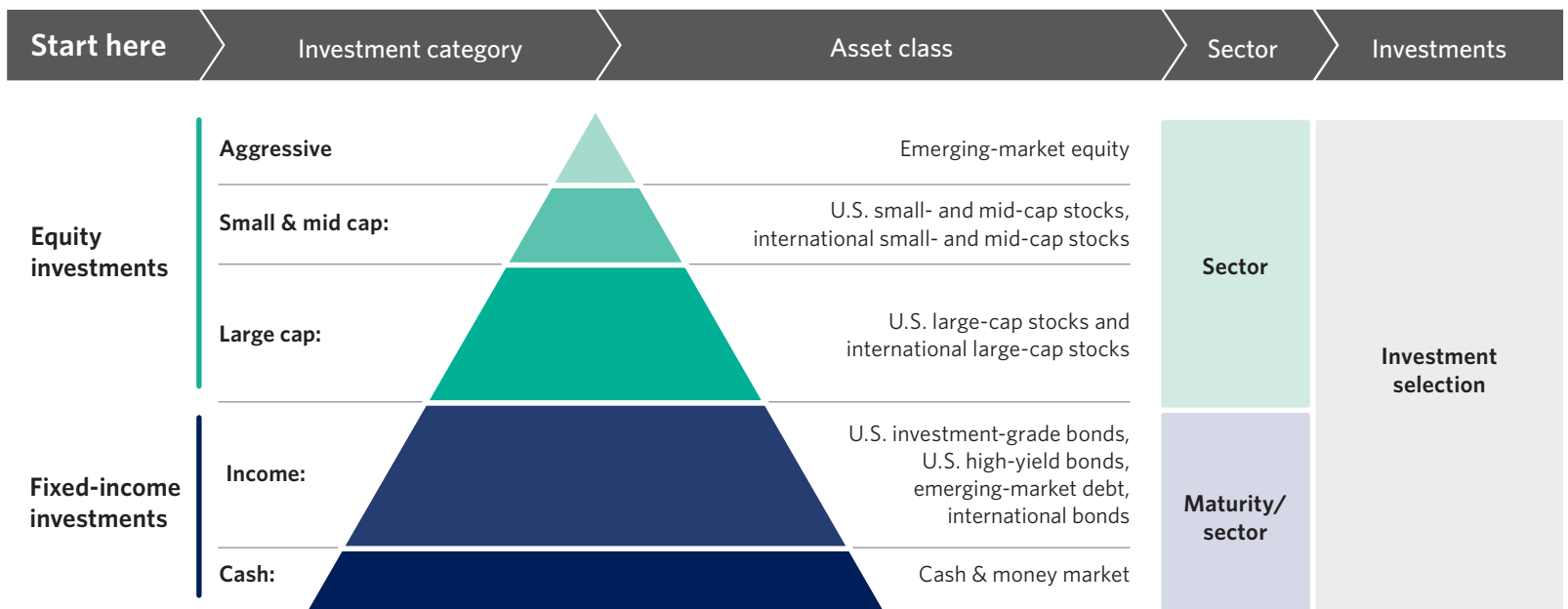


# Asset allocation

Asset allocation refers to how your money is diversified among the stocks, bonds and cash within the mutual funds, ETFs and SMAs in your Advisory Solutions Model. Different types of investments perform differently over time. We understand these differences and use them to your advantage to help smooth the ups and downs of your portfolio and help generate competitive returns.

The asset allocation that's appropriate for you depends on your risk tolerance, time horizon and goals. We use these factors to determine your portfolio objective. Our portfolio construction team builds models with different asset allocations, each designed to achieve a specific portfolio objective. The following illustrates our comprehensive asset allocation process.

Asset allocation does not ensure a profit or protect against loss in a declining market.



Commodities, alternative investments, stocks trading less than \$4, and international high-yield bonds, which align to aggressive investment categories, are not displayed because they are not recommended.



Once you and your financial advisor determine the right portfolio objective, you select a Research Model with the corresponding asset allocation. **These models contain mutual funds, ETFs and SMAs that must pass our Research team’s continual, rigorous analysis and review process.**

### Program Types

#### Fund Models

Mutual funds and ETFs for each Fund Model are carefully selected from the Investment Manager Research (IMR) Focus List — the list of investments that have passed our review process. Each fund plays a unique role in the portfolio and has been selected to help you diversify and gain exposure to different investment styles. Fund Models are managed on a discretionary basis. This means our team of investment professionals can make changes to the funds within the models, as necessary, to ensure the portfolio is allocated appropriately.

#### UMA Models

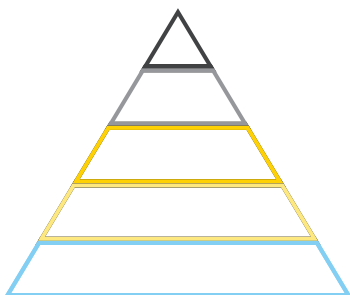
In addition to careful fund selection and ongoing management, our UMA Models include SMAs for a portion of the portfolio and offer overlay management, which is an additional layer of professional management across the entire model. SMAs are professionally-managed accounts containing individual securities. The addition of SMAs provides the opportunity to exclude certain securities or sectors of the economy based on your investment needs or social or ethical concerns. SMAs, combined with the additional layer of management, provide a sophisticated approach to investing, with an additional goal of increased tax efficiency for your taxable investments.

# Investment selection in-depth research

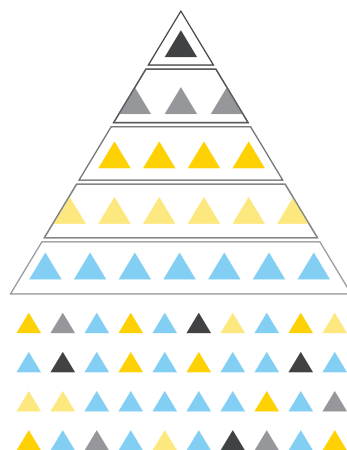
1. Our mutual fund research analysts work to identify quality investment recommendations and provide advice on how particular mutual funds, ETFs and SMAs, and their allocations, can help you achieve your long-term financial goals. We consider numerous quantitative and qualitative factors during our analytical process.
2. Our recommended investments are continuously reviewed to ensure they still meet our criteria for the Investment Manager Research (IMR) Focus List. An investment may be removed from the list for a variety of reasons, including a:
  - Significant negative change in its portfolio management team
  - Major shift in its investment process
  - Drift from its stated investment style
  - Better alternative investment identified within the same asset class
3. Our analysts perform in-depth research and are committed to the ongoing review and due diligence of each investment we recommend.
4. This process includes communicating any changes to you at least annually.



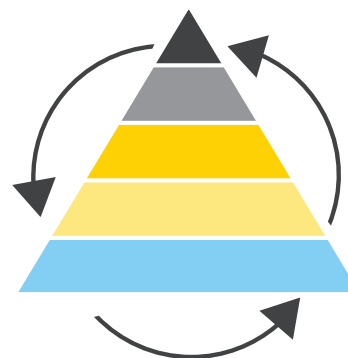
**1** Asset Allocation



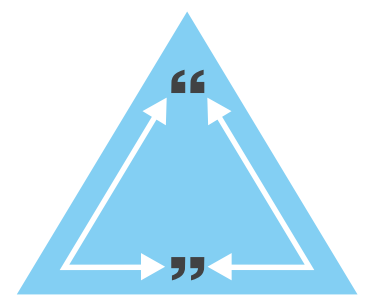
**2** Portfolio Construction



**3** Monitoring



**4** Communication

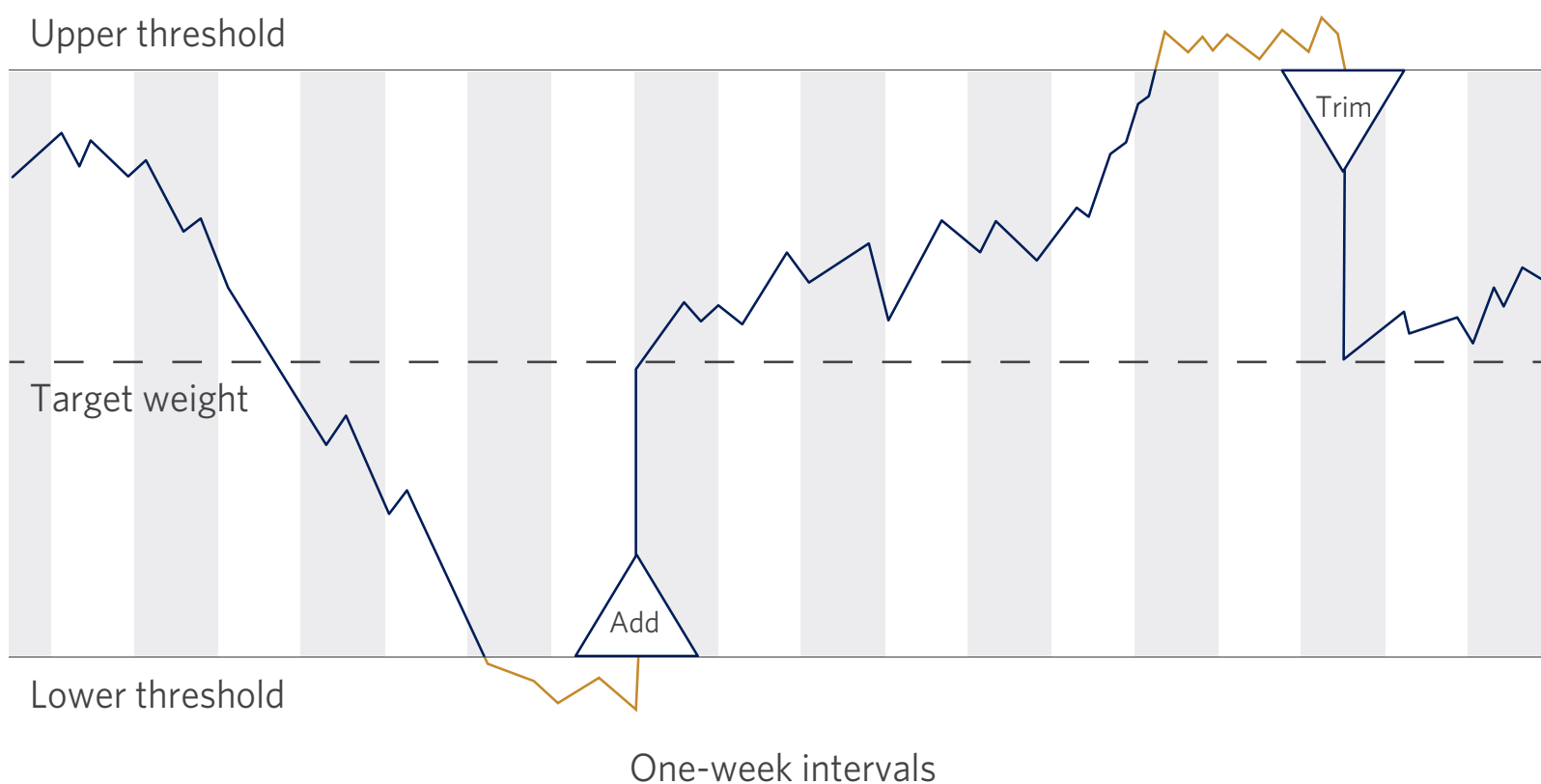




# Threshold rebalancing

Depending on how the market moves, your portfolio can shift out of balance. Rebalancing brings your portfolio back to its original asset allocation. This can help you meet your investment goals while helping reduce investment risk.

This sounds simple, but it can be difficult because it often means selling an investment that's performing well to buy something that recently may not have performed as well. This runs counter to investors' emotions. People tend to buy when the market is up and they feel good, and sell when the market is down. A successful rebalancing strategy requires discipline, not emotion. Advisory Solutions helps take the emotion out of rebalancing.



## Threshold rebalancing helps control risk and emotion

We use a systematic rebalancing process to keep your account aligned with your model. This means that we automatically rebalance your account when the assets drift too far from their original allocation, not based on set intervals.

The following chart illustrates this process. If an asset class drifts beyond the upper or lower threshold, we either buy or sell to return it to its stated percentage range within your portfolio.

## Bridge Builder Mutual Funds

Our IMR Focus List contains a broad range of mutual funds, ETFs and SMAs. Bridge Builder Mutual Funds are also included on the IMR Focus List. Bridge Builder funds:

- Give you access to a broader array of allocations and money management firms
- Use a disciplined process to choose asset managers that is similar to the one used in selecting investments for Advisory Solutions
- Provide diversification for your portfolio

Each Bridge Builder fund uses multiple managers, who are responsible for a portion of the fund's assets. They each bring their own perspective and investment approach, while aligning with Edward Jones' investment philosophy, which is to buy quality, diversify and maintain a long-term perspective.



## Tax-efficient management

If you need expanded diversification options and an increased focus on the tax management of your portfolio, we offer services to help ensure your wealth remains just that — yours.

Our UMA Models provide an increased focus on tax efficiency for taxable accounts by adding an additional layer of management. When you own individual stocks through SMAs, you have more control over tax consequences.

The overlay manager looks across your portfolio and actively makes decisions based on sound portfolio management, while also seeking to offset losses.

## Ongoing reviews

We continue to review each mutual fund, SMA and ETF on the Investment Manager Research (IMR) Focus List as well as the construction of our Research Model portfolios. We make changes as needed to help ensure the funds and models adhere as closely as possible to your risk and return objectives.

With Advisory Solutions, you have access to detailed quarterly performance reports in addition to Edward Jones account statements. These reports include performance information and commentary on economic and market events. They also show your portfolio's asset allocation and account activity, including withdrawals and contributions.

You can also review your account any time through Edward Jones Online Access. And, of course, your financial advisor is always available to answer your questions and help ensure you're on track to reach your financial goals.





## Your complete **financial picture**

Depending on your situation, Advisory Solutions may be a comprehensive solution, or it may complement your overall financial strategy. Be sure to discuss with your Edward Jones financial advisor all your important needs, such as:

Preparing for retirement

Preparing for the unexpected

Living in retirement

Planning your estate or inheritance

Paying for education

See how a comprehensive approach can make a difference.

Advisory Solutions may be appropriate if you are looking for comprehensive asset allocation, in-depth research, dynamic rebalancing and increased tax efficiency, combined with ongoing personal service from your financial advisor.

*Please read important disclosure information on the back of this brochure.*

Edward Jones is a dually registered broker-dealer and investment adviser. Edward Jones Advisory Solutions® is a wrap fee program that provides investment advisory services. Depending on a client's minimum investment, a client can select Fund Models, which invest in affiliated mutual funds (if available), unaffiliated mutual funds and exchange-traded funds (ETFs), or UMA Models, which also include separately managed accounts (SMAs). Please review the applicable Edward Jones Advisory Solutions Brochure for more information.

Many of the investments in Advisory Solutions are offered by prospectus. You should consider the investment objective, risks, and charges and expenses carefully before investing. The prospectus contains this and other information. Your Edward Jones financial advisor can provide a prospectus, which you should read carefully before investing.

Automatic rebalancing and asset allocation do not guarantee a profit or protect against loss. Rebalancing an Advisory Solutions account may result in a taxable event. Please contact your tax professional regarding your situation.

The initial minimum investment for UMA Models, including Custom Models containing SMAs, varies by portfolio objective. The initial minimum investment for UMA Model accounts with a Balanced Growth & Income, Balanced toward Growth, Growth Focus or All-Equity Focus portfolio objective is \$300,000, with additional investment options available at \$500,000 and \$1 million. The initial minimum investment for UMA Model accounts with an Income Focus or Balanced toward Income portfolio objective is \$500,000, with additional options available at \$1 million.

Before you invest in The Bridge Builder Funds, please refer to the prospectus for important information about the investment company, including investment objectives, risks, and charges and expenses. You may obtain a copy of the prospectus or summary prospectus from your financial advisor or by calling 855-823-3611. The prospectus should be read and considered carefully before you invest or send money.

The Bridge Builder mutual funds are distributed by ALPS Distributors, Inc. ALPS Distributors and Edward Jones are not affiliated. An affiliate of Edward Jones serves as the investment adviser to the Bridge Builder mutual funds.

Mutual fund investments involve risk. The value of your investment in a Fund could go down as well as up. You may lose money investing in a Fund, including the loss of principal. Multi-investment management styles may lead to overlapping securities transactions and higher transaction expenses compared to single investment management styles. Outcomes depend on the skill of the sub-advisors and advisor and the allocation of assets among them.

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