

Investing **with discipline**

Stay diversified. Buy quality. Invest for the long term. These are proven investment principles of Edward Jones' investment philosophy. However, when market or economic conditions present challenges, staying true to these principles can be difficult. For some investors, emotions can be the biggest obstacle to reaching their goals.

Edward Jones Advisory Solutions® can help you avoid this obstacle by placing discipline as the foundation for all aspects of the program:

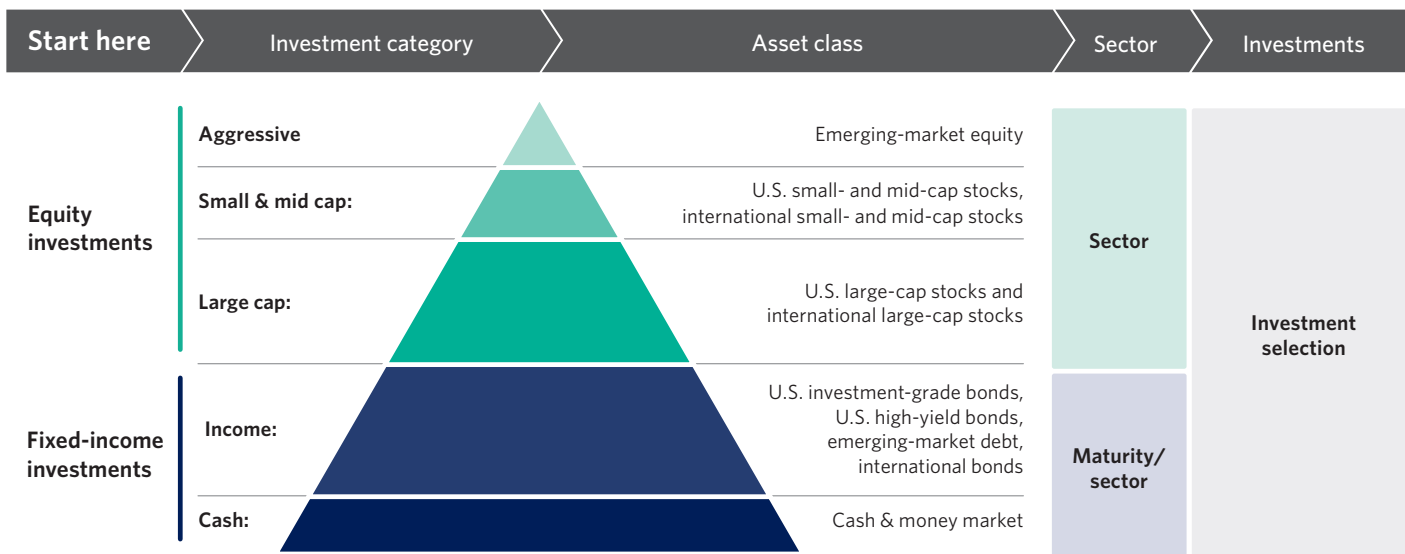
- Asset allocation
- Investment selection and portfolio construction
- Rebalancing



Your blueprint: Comprehensive asset allocation

Building a portfolio starts with a blueprint. With Advisory Solutions, that blueprint lays out how to diversify your money among different types of investments — such as stocks, bonds and cash — and what percentage you should put in those different types. This is your asset allocation.

Asset allocation is designed to take advantage of the fact that different types of investments behave differently over time. It uses these differences to create a portfolio with the potential to generate competitive returns while helping reduce volatility.



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.

When you partner with an Edward Jones financial advisor, together you'll identify a portfolio objective that's appropriate for your goals, risk tolerance and time horizon. Advisory Solutions offers a wide variety of Research Models, each designed to achieve a stated portfolio objective. You and your financial advisor will select an appropriate Research Model based on your portfolio objective and investing preferences.

For each Research Model, our professionals begin by determining the appropriate mix of equity and fixed income based on the Model's objectives and risk profile. From there, we identify the allocation to the broad investment categories of aggressive, small and mid cap, large cap, income and cash. Within those categories,

we decide how to diversify among asset classes and investment styles based on our long-term outlook.

Ongoing monitoring

We continually review our outlook for each asset class and adjust your Model allocations for you if necessary. We'll keep you invested during up and down markets, rebalancing your portfolio if it drifts too far from your Model's target asset allocation. It's important to remember that, although an appropriate asset allocation can help reduce your portfolio's overall volatility, it does not eliminate risk. Advisory Solutions' disciplined approach helps take the guesswork out of asset allocation, providing a portfolio that aligns with your investment goals and risk tolerance.

The importance of asset allocation

Studies have shown that asset allocation is a key factor in how your portfolio's performance varies over time. In fact, maintaining proper asset allocation is easier said than done. The chart shows \$25,000 invested each year into either a diversified portfolio or the previous year's "winners." As you can see, chasing the latest investment fad has often been a recipe for underperformance.

Don't chase performance

The chart shows \$25,000 invested each year into either a diversified portfolio allocated 65% to equities and 35% to fixed-income investments or the previous years' best-performing asset classes (winners).

Date Range	65% Equity/35% Fixed-income Portfolio	Previous Years' Winners
2003-2023	\$1,100,039	\$952,709

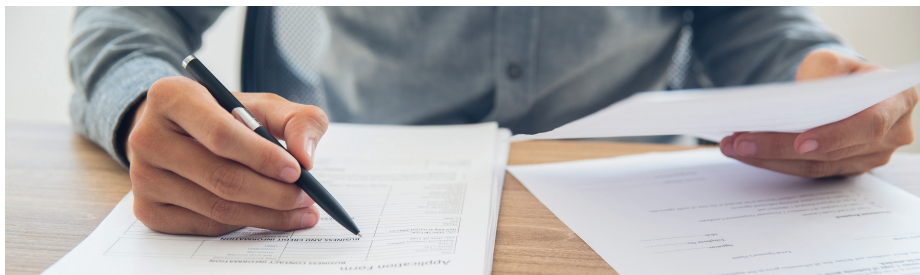
Source: Morningstar Direct, 2003-2023. The 65% stocks/35% bonds portfolio is rebalanced at the beginning of each year. Stocks are represented by the S&P 500 TR USD Index. Bonds are represented by the Bloomberg US Aggregate TR USD Index. An index is unmanaged, is not available for investment and is not meant to depict an actual investment. We assume reinvestment of interest and dividends back into the indexes. Investing in the last year's winner assumes that, at the beginning of the year, the entire portfolio is allocated to the asset class with the highest return in the previous year. Historic average annual returns incorporate the impact of compounding over time. Calculations do not include the impacts of trading, liquidity, costs, fees or taxes a client can experience when investing, which would lower performance results. For illustrative purposes only, not a portfolio available for investment. Diversification and rebalancing do not ensure a profit or protect against a loss in a declining market. Past performance does not guarantee future results. Values rounded to the nearest \$5,000.

Your building materials: Rigorous investment selection

In addition to a blueprint, you also need the right building materials — the investments that make up your portfolio. In Advisory Solutions, we screen a broad range of investments, analyzing their performance and management to identify those we believe may perform well in the future. This rigorous process results in our Investment Manager Research (IMR) Focus List — the investments we use to construct Advisory Solutions Research Models.

Our professional research analysts continuously review these investments and make changes as necessary — including removing an investment from the list if it no longer meets our criteria.

Bringing the blueprint and building materials together, our portfolio construction professionals create the Research Models.



Bridge Builder Mutual Funds

Depending on your preferences and needs, your portfolio may be built using mutual funds, exchange-traded funds (ETFs) and/or separately managed accounts (SMAs). This includes Bridge Builder mutual funds, which are affiliated with Edward Jones. Bridge Builder funds:

- Give investors access to a broader array of money management firms than they may have as individual investors
- Use a disciplined asset manager selection process that is similar, though not identical, to the process for selecting investments for Advisory Solutions
- Provide diversification for our Advisory Solutions Models

Each Bridge Builder fund uses multiple managers, each responsible for a portion of the fund's assets. They bring their own perspectives and investment approaches while aligning with Edward Jones' investment philosophy: Buy quality, diversify and maintain a long-term perspective.

Your portfolio upkeep: **Automatic rebalancing**

The final element of a disciplined approach is the upkeep. This includes ongoing monitoring to identify risks and timely opportunities, and making changes as necessary. It also includes rebalancing, as needed.

As markets move, your portfolio's diversification can stray from its intended allocation. Rebalancing is bringing it back in alignment based on your goals and risk tolerance.

Rebalancing can play a role in helping achieve competitive returns over time and in helping reduce risk. However, without a disciplined approach, it can be hard to do.

Advisory Solutions employs an automated process to rebalance your investments if they drift too far from their intended target. This helps keep your investments diversified and aligned with your tolerance for risk.

A systematic approach to withdrawals for income

As your goals shift from saving for the future to generating income for today, your financial advisor can help you determine how much you can withdraw from your portfolio. But determining the amount is just the first step, as the next questions typically are, “How do I take these withdrawals?” and, “From which accounts should I withdraw the money?” Advisory Solutions’ disciplined approach can make answering these questions easier.

Instead of trying to decide which investment to take the withdrawal from, Advisory Solutions makes this decision for you. We automatically withdraw from the most overweight investment in your portfolio, essentially helping to rebalance your portfolio. This has the effect of incrementally moving you closer to your target allocation.

We’ve already highlighted the importance of rebalancing for helping control portfolio risk. This simplified yet disciplined method of taking withdrawals can not only provide the cash flow you need in retirement, it can also help rebalance your account in the process, keeping your portfolio’s allocation better aligned with your risk tolerance and long-term goals.

Take advantage of a **disciplined approach**

Reaching your long-term goals requires discipline — discipline to stick with tried-and-true investment principles despite short-term adversity. The key features of Advisory Solutions — asset allocation, investment selection, portfolio construction and rebalancing — can help you invest with this discipline.

Talk with your financial advisor to see if Advisory Solutions is appropriate for your situation.

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 in Advisory Solutions is \$25,000. For UMA Models investing in a balanced growth and income, balanced toward growth, growth focus or all-equity focus portfolio objective, including Custom Models

containing SMAs, the initial minimum investment amount is \$300,000, with additional options available at \$500,000 and \$1 million. For UMA Models investing in an income focus or balanced toward income portfolio objective, including Custom Models containing SMAs, the initial minimum investment amount is \$500,000, with additional options available at \$1 million.

The Bridge Builder 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.

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.

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.