



Increasing Your FDIC Insurance Coverage in the Insured Bank Deposit Program

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At Edward Jones, we take protecting your cash seriously because we know that security is important to you. We are pleased to notify you of an enhancement to the Edward Jones Insured Bank Deposit Program (“Bank Program”).

The Bank Program is an interest-bearing savings solution that offers Federal Deposit Insurance Corporation (“FDIC”) protection. Clients who participate in the Bank Program have uninvested cash in their Edward Jones account transferred to interest-bearing deposit accounts at Program Banks insured by the FDIC.

Currently, the Bank Program offers a maximum total amount of FDIC insurance coverage of \$2.5 million (\$5 million for joint accounts of two or more people) (the “Bank Program Limit”). **Effective Aug. 17, 2023, the Bank Program Limit will increase to \$5 million (\$10 million for joint accounts of two or more people).**

On this date, existing amounts in excess of the current Bank Program Limit and below the new Bank Program Limit will be deposited in Program Banks and receive FDIC insurance. Amounts in excess of the new Bank Program Limit (“Excess Bank Deposits”) will remain invested in the Edward Jones Money Market Fund unless you have chosen to exclude the Edward Jones Money Market Fund, in which case the Excess Bank Deposits will remain deposited in a bank designated by Edward Jones without a deposit limit (“Excess Bank”). Neither the Edward Jones Money Market Fund nor Excess Bank Deposits are eligible for FDIC insurance.



For more information about the Bank Program, please refer to the program disclosure available at edwardjones.com/bankdeposit or through your Edward Jones financial advisor.

Please contact your financial advisor if you would like to discuss other available options or no longer wish to participate in the Bank Program.

Thank you for choosing Edward Jones to help you reach your financial goals.